
INTEREST ON MORTGAGE DEBT.

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PRELIMINARY.

Statistics of rates of interest on real estate mortgages were collected in this investigation with the hope that they would be practically useful both to borrowers and to lenders and scientifically useful to thinkers on economic and social subjects. For these reasons considerable space is devoted to them, with as much detail as could be worked out and as much as space would permit. Average rates of interest on real and chattel mortgages, with a broad statistical basis, had been ascertained in Illinois for 1870, 1880, and 1887 (*a*), and on farm mortgages in Michigan for 1887 (*b*); beyond this no comprehensive statistics of interest rates on private indebtedness in this country had been published. Here was especially an opportunity to discover the tendency of the movement of the rate of interest on mortgages during a decade throughout the entire Union, and advantage of the opportunity has been taken.

PERPLEXITIES.—To ascertain private rates of interest with accuracy, even on debts exposed in public records, is not an easy undertaking. Most of the states have had usury laws during the decade, and it is ignorantly believed by a large proportion of the masses of the people that these may be legally evaded by a false statement of the contract in the written instrument. Some of the error due to this attempted evasion the Census Office has been unable to correct; rates have necessarily been accepted chiefly upon the evidence of the records. Commissions paid by borrowers to secure loans have been treated as a part of the rate of interest when discovered, and they were generally discovered throughout the west, where second mortgages are commonly given to secure their payment to loan agents. Where commissions have been paid out of the cash received by borrowers, they were usually omitted from the returns of special agents. After numerous and thorough inquiries, the conclusion is made that the average rates herewith presented are a fraction of 1 per cent too low, except for the east and the older parts of the west, where the payment of commissions by borrowers is not customary and where local lenders are numerous enough to make usury difficult.

In the inclusion of commissions in the rate of interest, the borrower's view of the transaction is accepted. The establishment of his burden, rather than the income of the lender, is considered to be of paramount importance, but it is to be understood that, in many cases, the lender has received the bonus or commission that has been included in the rate. While, for instance, the eastern lender on a western mortgage generally gets nothing above the rate of interest expressed in the written contract, yet this is not always so; and there are many local lenders in the west who, directly or indirectly, have received the bonuses or commissions themselves.

MORTGAGE TAX LAWS IN CALIFORNIA.—The difficulty of ascertaining the real rate of interest is increased by mortgage tax laws. Under the California constitutional mortgage tax law of 1879 the payment of a tax on the mortgage debt must be made by the mortgagee, but the understanding is that it is his practice to incorporate the tax in the rate of interest. If this has been the practice, as is supposed, and the lender commonly evaded taxation on his mortgage before the law went into effect, the law did not change the previous incidence of the tax, because in such cases it increased the rate of interest on mortgages by the amount of the tax. But the interest statistics of this report do not go far enough back in time to establish this inference as a fact.

MORTGAGE TAX LAWS IN OREGON.—A law of 1885 in Oregon permits the borrower to contract to pay the tax on the mortgage if the rate of interest does not exceed 8 per cent. This did not result in any abnormal reduction of the rate of interest, as the following average rates on real estate mortgages made in that state show: 9.62 per cent for 1884; 9.69 per cent for 1885; 9.64 per cent for 1886; 9.38 per cent for 1887; 9.52 per cent for 1888; and 9.42 per cent for 1889.

MORTGAGE TAX LAWS IN PENNSYLVANIA.—A similar law was enacted in Pennsylvania in 1865, but was repealed in 1887, and the effect of the repeal toward increasing the rate does not appear in the following annual average rates of interest on real estate mortgages: 5.62 per cent for 1886; 5.64 per cent for 1887; 5.44 per cent for 1888; and 5.65 per cent for 1889.

a Fifth Biennial Report of the Bureau of Labor Statistics of Illinois, 1888.

b Fifth Annual Report of the Bureau of Labor and Industrial Statistics of Michigan, 1888.

MORTGAGE TAX LAWS IN MASSACHUSETTS.—How far the interest rate is affected by the taxation or nontaxation of mortgages, it is impossible to determine with the facts at command. It is more or less the custom for mortgagors to agree to pay all taxes on their mortgaged real estate, and in Massachusetts, where a mortgage has been real estate for purposes of taxation since 1881 and where the tax clause is almost invariably inserted in mortgages, no tax on the mortgage is usually paid directly by the mortgagee, and not indirectly unless through a reduced rate of interest, due to his escape from taxes. The tax clause was commonly agreed to before the law of 1881 was enacted, but it did not legally exempt the mortgagee from paying taxes on his mortgage; yet as a matter of fact to a great extent he evaded taxes on his mortgage by omitting it from his schedule of taxable property.

In 1880 the average rate of interest on real estate mortgages in Massachusetts was 6.06 per cent; in 1881, 5.80 per cent; in 1882, 5.63 per cent; in 1883, 5.63 per cent; in 1884, 5.56 per cent. The decline in the average rate from 1881 to 1889 was from 5.80 to 5.35 per cent, or a normal decline independent of the tax law. Therefore it must be inferred either that the evasion of taxes on mortgages was quite general before the law of 1881 was first observed in tax assessments, or, if not, that mortgagees did not lower the rate of interest after 1881 in consequence of the fact that their mortgages escaped taxation.

After all known about the matter is considered, it seems probable that mortgage interest rates do not materially include tax rates, except, more or less, in California, and, still further, it is possible that mortgage interest rates are lower than they would be if mortgages did not largely escape taxation.

LIMITATIONS AND OBSTACLES TO ACCURACY.—In this investigation, interest due and unpaid is not included in the statement of existing debt. It was impracticable to ascertain the amount of the interest debt, except, possibly, in the 102 counties before mentioned, and in these counties this was not attempted through fear of trying to do more than could be accomplished.

Nothing demanded the alertness of special agents more than the rate of interest. The peculiar contracts of building and loan associations made the rate a matter of elaborate calculation, but this was avoided by ascertaining from such associations what rate they were receiving. It was found in some parts of Iowa that it was the practice of debtors to give a first mortgage to secure a debt at a certain rate of interest, to give a second mortgage to the creditor to secure an additional rate of interest, and to give a third mortgage to the loan agent to secure his commission. Again, there were discovered a first mortgage at a stated rate of interest, but also including interest in the stated principal, and a second mortgage to secure further interest or a commission. In South Dakota there were second mortgages to secure commissions, but representing themselves to be first mortgages.

Elsewhere were found numerous mortgages ostensibly bearing no interest, but in reality having their principal "stuffed" with the interest. According to a St. Louis custom, a loan was represented by many small notes, one of them falling due each month and all of them having the amount of the interest combined with the principal. In other places there were mortgages whose interest had been discounted in cash at the time the loans were made.

The schemes to misrepresent the rate of interest in written contracts were numerous, and special agents had to be on their guard against deceptions and to make inquiries in order that they might avoid false reports. Fortunately for the success of their endeavors they generally found a favorite local custom, an understanding of which enabled them to correct much of the deception of the records, but this added to the expense of their work and prolonged the time required for its execution. Mention of a few of the obstacles to accurate reports ought to be sufficient to excuse such understatements of the rate of interest as special agents must inevitably have made. In the states having no usury or mortgage tax laws the written contracts did not need to resort to deception.

USURY LAWS.

Laws against usury were early enacted by most of the states, and a brief digest of them is here proposed for a better understanding of these statistics of the rate of interest. In summarizing the digest it may be said that, for the date of January 1, 1890, 9 states and territories never had a usury law except the United States law governing national banks. These 9 all lie in the far west and on the Pacific coast, and are by name Alaska, Arizona, California, Colorado, Montana, Nevada, Utah, Washington, and Wyoming. After experience with usury laws 3 New England states and Florida have repealed them—Connecticut in 1877, Maine in 1870, Rhode Island in 1865, and Florida in 1866. In 2 states, Louisiana and Massachusetts, the statutes on the subject have been so qualified as to be practically insignificant; the former state substantially abandoned usury laws in 1860 and the latter in 1867.

INTERVALS WITHOUT USURY LAWS.—In 18 states and territories that had usury laws January 1, 1890, there have been intervals since the first enactment on the subject during which such laws were not in force. These periods are as follows: Alabama, 1818 to 1819; Arkansas, 1868 to 1874; Georgia, 1873 to 1875; Idaho, 1864 to 1871; Illinois, 1819 to 1833; Indiana, 1831 to 1833; Iowa, 1851 to 1853; Kansas, 1859 to 1860; Minnesota, 1851 to 1860; Mississippi, 1873 to 1875, with inconsequential exceptions; Nebraska, 1855 to 1861; New Mexico, 1852 to 1882; North Dakota and South Dakota, 1865 to 1866; Oregon, 1854 to 1863; South Carolina, 1866 to 1877; Texas, 1870 to 1876; and Wisconsin, 1849 to 1851.

In 15 states and 1 territory usury laws have been continuously in force from the date of the first law, the list being as follows: Delaware, District of Columbia, Kentucky, Maryland, Michigan, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Vermont, Virginia, and West Virginia.

MAXIMUM RATES.—As to the legal maximum rate, 13 states and territories set no limit and 2 practically none; in 11 states the rate is 6 per cent, namely, Delaware, Kentucky, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, Tennessee, Vermont, Virginia, and West Virginia; 8 per cent in 6 states, namely, Alabama, Georgia, Illinois, Indiana, North Carolina, and Ohio; 10 per cent in the District of Columbia and in 11 states, namely, Arkansas, Iowa, Kansas, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Oregon, South Carolina, and Wisconsin; 12 per cent in 3 states and 1 territory, namely, New Mexico, North Dakota, South Dakota, and Texas; and 18 per cent in Idaho.

The special rates in some cases governing banks have not been taken into account in the preceding classifications. Where there are no local usury laws national banks are limited to 7 per cent by the national currency act, approved June 3, 1864; elsewhere the national banks are governed by the local laws, except that in states which assign to state banks of issue a rate of interest limit different from that applicable to other lenders, "the rate so limited shall be allowed for associations organized in any such state under this act". The national and state statutes confining banks to exceptionally low rates of interest are of little or no practical consequence as usury laws, for the banks easily evade their provisions by contracting in the names of their officers. National banks can not lend directly on real estate mortgage security.

THE TENDENCY OF THE LEGISLATION from the beginning to the present time, so far as any change is discernible, has been rather toward a lower maximum rate. With regard to the general tendency, in 15 of the states and territories the rate has been lowered; in 12 there has been an increase; and in 22 there has been no change. For some time after the civil war higher rates than before the war were permitted in many states, and there has been a decline in these rates, generally, in recent years. The lowest limit ever fixed was 5 per cent, in Virginia in 1734; the highest, 24 per cent, in the territory of Dakota in 1866, and in Idaho in 1871.

PENALTIES.—In 8 states usury has no positive penalty, the usurer being merely disqualified from collecting the illegal interest if the debtor contests his claim; these states are Georgia, Kentucky, Maryland, Michigan, Ohio, Pennsylvania, Vermont, and West Virginia. A usurious contract involves loss of the interest or forfeiture of an equal sum in Alabama, the District of Columbia, Illinois, Mississippi, Missouri, Nebraska, New Jersey, Texas, and Virginia—8 states and 1 territory.

Both principal and interest are lost or an equal amount forfeited in Arkansas, Delaware, and Oregon. In North Carolina and South Carolina the interest is lost and double the illegal interest received is forfeited; in Idaho there is a forfeiture of 10 per cent of the amount of the principal for each year during which the contract endures; in Indiana there is a loss of the interest above 6 per cent; in Iowa, a loss of interest and 10 per cent of the amount of the principal for each year.

The penalty in Kansas is a loss of the illegal interest and forfeiture of the amount of the same; in Minnesota, if usury is received, a loss of principal and interest and a forfeiture of the amount of the illegal interest actually received; in New Hampshire a forfeiture of thrice the amount of the illegal interest received.

Usury is a finable offense in New Mexico, and the usurer is also subject to a forfeiture of double the amount of the illegal interest received. Both principal and interest are lost in New York, and there is fine and imprisonment besides. In North Dakota and South Dakota there is a loss of interest, with the penalty of a misdemeanor; in Tennessee a fine and loss of illegal interest; and in Wisconsin the usurer loses interest and forfeits thrice the illegal interest received. A violation of the very limited usury law of Louisiana carries the penalty of loss of interest; in Massachusetts there is no penalty, unless the loss of the illegal interest, in case of a suit at law, may be regarded as one.

In only 4 states and 1 territory is usury a criminal offense, and in none of these is the penalty necessarily imprisonment. In all other cases the penalty for usury in the United States is the risk of the usurer's wealth, the insurance for which, generally speaking, is supposed to be collected in the rate of interest. As compared with the original, the penalty is less severe in 19 states and territories having usury laws, more severe in 7, and in 8 it has remained substantially the same. There has been some discrimination against banks by fixing a lower limit for them than for other lenders, and also against corporations in refusing to them, as borrowers, the defense of usury. It is still to be borne in mind that this abstract or digest of usury laws is brought down to January 1, 1890.

In the abstract of laws that follows, the attempt is made to present a history of usury legislation in the United States from the earliest enactments to January 1, 1890, in regard to the rates of interest and the penalties for usury, written contracts being understood if any distinction is made in the law between them and oral contracts, and, as far as the rate of interest is concerned, contracts before maturity with agreements as to the rate. In regard to the penalty, however, such a one as the loss of interest does not attach until suit is brought by the creditor after the maturity of the contract. Penalties are mentioned without description of the variable provisions that make them applicable, and numerous minor qualifications of the statements in the abstract are omitted.

HISTORICAL ABSTRACT OF USURY LAWS IN THE UNITED STATES FROM THE EARLIEST TIMES TO
JANUARY 1, 1890. (a)

Alabama—1805, 6 per cent—penalty, loss of interest; 1818, any rate; 1819, 8 per cent—penalty, loss of illegal interest; 1820, penalty, loss of principal and interest and forfeiture of the amount of the same; 1852, penalty, loss of interest.

Alaska—No usury laws, except that under the national currency act, in force June 3, 1864, national banks are limited to 7 per cent, with penalty of loss of interest and forfeiture of twice the amount of the illegal interest received.

Arizona—1865, any rate, subject to the provisions of the national currency act, as above.

Arkansas—1808, 10 per cent—penalty, loss of interest; 1838, penalty, loss of principal and interest; 1868 (constitution), any rate, except that national banks come under the national currency act; 1874 (constitution), 10 per cent—penalty, loss of principal and interest.

California—1850, any rate, subject to the national currency act after June 3, 1864.

Colorado—1861, any rate, subject to the national currency act after June 3, 1864.

Connecticut—1702, 6 per cent—penalty, loss of principal and interest and forfeiture of the amount of the principal; 1849, penalty, loss of interest; 1854, 6 per cent for banks—penalty, fine of not less than \$500, but not applicable to savings banks; 1872, any rate, subject to the national currency act; 1873, 7 per cent—penalty, forfeiture of the amount of the interest; 1875, 7 per cent for savings banks—penalty, fine of \$1,000 to \$5,000; 1877, any rate, subject to the national currency act.

Delaware—Before 1721, date unknown, 8 per cent; 1721, 6 per cent—penalty, loss of principal and interest; 1855, banks limited to 1 per cent for 60 days—penalty, forfeiture of charter and directors to be fined.

District of Columbia—Previous to 1870, 6 per cent—penalty, loss of principal and interest; 1870, 10 per cent—penalty, loss of interest.

Florida—1822, any rate; 1830, 10 per cent—penalty, loss of principal and interest; 1832, any rate; 1833, 10 per cent—penalty, loss of interest due; 1844, 8 per cent—penalty, the same as before; 1866, any rate, subject to the national currency act. (b)

Georgia—1759, 8 per cent—penalty, loss of principal and interest and forfeiture of treble the amount of the principal; 1822, penalty, loss of interest; 1845, 7 per cent—penalty, the same as before; 1857, banks taking more than 7 per cent to forfeit treble the amount of the illegal interest and lose principal and interest; 1862, penalty, loss of illegal interest; 1871, 10 per cent—penalty, the same as before; 1873, banks subject to the usury law; subsequently in 1873, any rate, subject to the national currency act; 1875, 12 per cent—penalty, loss of interest; 1879, 8 per cent—penalty, the same as before; 1881, penalty, loss of illegal interest.

Idaho—1864, any rate, subject to the national currency act; 1871, 24 per cent—penalty, forfeiture of treble the amount of the illegal interest and fine not exceeding \$100 or imprisonment not exceeding 6 months, or both; 1875, penalty, forfeiture of the illegal interest received and fine and imprisonment as before; 1879, 18 per cent—penalty, forfeiture of treble the amount of the illegal interest actually received and fine and imprisonment as before; 1887, penalty, forfeiture of 10 per cent of the amount of the principal for each year.

Illinois—1819, any rate, except that banks were limited to 6 per cent, with penalty of loss of principal and interest; 1833, 12 per cent—penalty, forfeiture of treble the amount of the interest; 1845, 6 per cent—penalty, the same as before, but, if usury was actually received, forfeiture of treble the amount of the illegal interest; 1849, 10 per cent—penalty, the same as before; 1851, 7 per cent for banks on secured loans; 1853, no corporation to interpose the defense of usury; 1857, 10 per cent for banks; 1857, penalty, loss of interest; 1879, 8 per cent—penalty, the same as before. (c)

Indiana—1818, 6 per cent—penalty, loss of interest; 1831, any rate; 1833, 10 per cent—penalty, forfeiture of double the amount of the illegal interest; 1842, 6 per cent—penalty, the same as before, Union county excepted until May 27, 1852; 1852, penalty, forfeiture of five times the amount of the illegal interest; 1861, penalty, loss of legal interest; 1867, 10 per cent—penalty, the same as before; 1879, 8 per cent—penalty, loss of the excess over 6 per cent.

Iowa—1839, 20 per cent—penalty, loss of illegal interest and forfeiture of 25 per cent of the amount of the principal; 1843, 10 per cent—penalty, forfeiture of the amount of the excess actually received above 6 per cent; 1851, any rate; 1853, 10 per cent—penalty, loss of interest and forfeiture of 10 per cent of the amount of the principal for each year. (d)

Kansas—1859, any rate; 1860, 20 per cent—penalty, loss of interest; 1863, 12 per cent—penalty, the same as before; 1872, penalty, loss of illegal interest; 1889, 10 per cent—penalty, loss of illegal interest and forfeiture of the amount of the same.

^a For some states the rates of interest are given for periods of time previous to their incorporation as states or territories, during which they were recognized as separate geographical areas.

^b 1801, 10 per cent—penalty, loss of interest and forfeiture of double the illegal interest received.

^c 1801, 7 per cent—penalty, the same as before.

^d 1890, 8 per cent—penalty, the same as before.

Kentucky—1798, 6 per cent—penalty, loss of interest; 1819, penalty, loss of illegal interest; 1871, 10 per cent—penalty, loss of interest; 1876, 8 per cent—penalty, the same as before; 1878, 6 per cent—penalty, loss of illegal interest.

Louisiana—1805, banks limited to 6 per cent—no penalty; 1808, 10 per cent—penalty, loss of interest; 1844, 8 per cent—penalty, loss of interest; 1855, banks subject to the general usury law; 1856, penalty, loss of illegal interest; 1860, any rate on assignable contracts before maturity, subject to the national currency act; 1870, penalty, loss of interest.

Maine—1821, 6 per cent—penalty, loss of principal and interest and forfeiture of the amount of the same; 1834, penalty, loss of illegal interest; 1870, any rate, subject to the national currency act.

Maryland—1692, 6 per cent for a loan of money, 8 per cent for a loan of tobacco or other property—penalty, loss of principal and interest and forfeiture of treble the amount of the principal; 1860, 6 per cent—penalty, loss of illegal interest.

Massachusetts—1641, 8 per cent; 1693, 6 per cent—penalty, loss of principal and interest; 1826, penalty, loss of interest—penalty for banks, forfeiture of treble the amount of the interest; subsequently in 1826, penalty for all lenders, forfeiture of treble the amount of the interest; 1846, penalty, forfeiture of treble the amount of the illegal interest; 1867, any rate, subject to the national currency act; 1870, bonds issued by corporations limited to 7 per cent—no penalty; 1884, notes, bonds, and scrip issued by municipalities limited to 6 per cent—no penalty; 1886, bonds issued by gas companies limited to 6 per cent—no penalty; 1888, 18 per cent on loans of less than \$1,000—no penalty.

Michigan—1820, 6 per cent—penalty, loss of illegal interest and forfeiture of 25 per cent of the amount of the principal; 1830, 7 per cent—penalty, the same as before; 1838, 10 per cent—penalty, forfeiture of treble the amount of the illegal interest to debtor in case of suit on the contract brought by the creditor; 1843, penalty, loss of illegal interest. (a)

Minnesota—1851, any rate; 1858, 15 per cent for banks on secured loans—penalty, fine of not less than \$50 nor more than \$500; 1860, 12 per cent—penalty, loss of illegal interest; 1866, 12 per cent for banks; 1877, penalty, if usury was actually received, forfeiture of the amount of the same and loss of principal and interest; 1879, 10 per cent—penalty, the same as before, but not applicable to building and loan associations.

Mississippi—1805, 6 per cent—penalty, loss of interest; 1818, 8 per cent, but no limit for a bona fide loan of money—no penalty; 1822, 8 per cent, but 10 per cent for a loan of money—penalty, loss of interest; 1842, 6 per cent, but 8 per cent for a loan of money—penalty, the same as before; 1854, 10 per cent for a loan of money—penalty, loss of the illegal interest; 1856, 10 per cent on all contracts—penalty, the same as before; 1873, any rate, except that no more than 10 per cent could be collected from a minor nor from the estate of a deceased debtor for interest accrued since his death, and except that national banks came under the national currency act; 1875, 10 per cent—penalty, loss of interest; 1886, no limit for building and loan associations, and law of 1875 applied to banks.

Missouri—1813, 10 per cent—penalty, loss of interest; 1847, 6 per cent—penalty, interest at agreed rate forfeited; 1856, 10 per cent—penalty, the same as before; 1887, no limit for building and loan associations. (b)

Montana—1805, any rate, subject to the national currency act.

Nebraska—1855, any rate; 1861, 15 per cent—penalty, loss of interest; 1867, 12 per cent—penalty, the same as before; 1879, 10 per cent—penalty, the same as before.

Nevada—1861, any rate; 1864, subject to the national currency act.

New Hampshire—1791, 6 per cent—penalty, forfeiture of treble the amount of the illegal interest; 1872, penalty, forfeiture of treble the amount of the illegal interest actually received.

New Jersey—1738, 7 per cent—penalty, loss of principal and interest; 1824, 6 per cent—penalty, the same as before; 1846, 6 per cent, except in several towns, cities, and counties after certain dates—penalty, the same as before; 1864, penalty, loss of interest; 1866, 7 per cent throughout the state—penalty, the same as before; 1874, usury law not applicable to bonds and mortgages and corporations; 1875, penalty in Monmouth county, loss of principal and interest; 1878, 6 per cent throughout the state—penalty, loss of interest.

New Mexico—1852, any rate; 1864, subject to national currency act; 1882, 12 per cent—no penalty; 1884, penalty, forfeiture of double the amount of the illegal interest actually received and fine of not less than \$25 nor more than \$100.

New York—1717, 6 per cent; 1718, 8 per cent; 1737, 7 per cent; 1787, penalty, loss of principal and interest; 1830, penalty not applicable to indorsee of negotiable paper without notice of usury; 1837, law as to indorsee repealed and penalty made a fine not exceeding \$1,000 or imprisonment not exceeding 6 months, or both, in addition to loss of principal and interest; 1850, no corporation to interpose the defense of usury; 1880, 6 per cent—penalty, the same as before; 1882, penalty for banks, loss of interest and, if usury is actually received, forfeiture of twice the amount of the same; 1882, any rate for demand loans of \$5,000 or more on collateral security, but subject to the national currency act.

^a 1801, 8 per cent—penalty, loss of interest.

^b 1801, 8 per cent—penalty, the same as before.

North Carolina—1741, 6 per cent—penalty, loss of principal and interest and double the amount of the principal forfeited; 1843, usury law not applicable to indorsee of assignable paper; 1866, 8 per cent for a loan of money, 6 per cent on other loans—penalty, loss of interest; 1875, 8 per cent in all cases—penalty, loss of principal and interest, forfeiture of double the amount of the principal and fine of not less than \$100 nor more than \$1,000; 1877, penalty, loss of interest and recovery of twice the amount of the illegal interest actually paid.

North Dakota—1865, any rate, subject to the national currency act; 1866, 24 per cent—penalty, loss of principal and interest; 1875, 12 per cent—penalty, loss of interest; 1877, penalty, that of a misdemeanor (and loss of interest, as before); 1881, any rate in certain counties, subject to the national currency act; 1887, violation not a misdemeanor; 1887, exception in favor of certain counties repealed; 1889, penalty, that of a misdemeanor (and loss of interest, as before). (a)

Ohio—1799, 6 per cent—penalty, loss of interest; 1804, penalty, forfeiture of the amount of the principal and interest; 1824, penalty, loss of illegal interest; 1850, 10 per cent, 6 per cent for banks unless a higher rate permitted by charter—penalty, loss of principal and interest; 1859, 6 per cent—penalty, loss of illegal interest; 1869, 8 per cent, but national and state banks still limited to 6 per cent—penalty, the same as before.

Oklahoma. (b)

Oregon—1854, any rate; 1863, 12 per cent—penalty, loss of interest and forfeiture of the amount of the principal; 1880, 10 per cent—penalty, the same as before; 1885, the tax on the loan may be paid by the borrower, if the rate of interest is not higher than 8 per cent.

Pennsylvania—Before 1700, date unknown, 8 per cent; 1700, 6 per cent—penalty, the amount of the principal forfeited; 1705, 8 per cent—penalty, the same as before; 1723, 6 per cent—penalty, the same as before; 1842, no limit for debts of railroads and canal corporations; 1850, banks limited to one-half of 1 per cent for 30 days—penalty on officer violating, fine of not more than \$1,000 and imprisonment not exceeding 3 years; 1857, 7 per cent for agents and commission merchants of persons not living in the state, on balance retained and advancements; 1858, penalty, loss of illegal interest; 1865, the tax on the loan may be paid by the borrower; 1878, state banks limited to 6 per cent; 1887, repeal of the law permitting the borrower to pay the tax on the loan.

Rhode Island—1767, 6 per cent—penalty, loss of interest and forfeiture of one-third of the amount of the principal and all the interest; 1822, penalty, loss of interest; 1844, penalty for banks, fine of \$500; 1865, any rate, subject to the national currency act.

South Carolina—1691, 10 per cent; 1719, penalty, loss of principal and interest and forfeiture of treble the amount of the principal; 1748, 8 per cent—penalty, the same as before; 1777, 7 per cent—penalty, the same as before; 1830, penalty, loss of interest; 1866, any rate, subject to the national currency act; 1877, 7 per cent—penalty, loss of interest; 1882, 10 per cent—penalty, loss of interest and forfeiture of double the amount of the illegal interest actually received. (c)

South Dakota—The same as North Dakota. (See North Dakota.)

Tennessee—1741, 6 per cent—penalty, loss of principal and interest and forfeiture of double the amount of the principal; 1819, penalty, loss of illegal interest and fine; 1858, penalty, loss of illegal interest and fine of not less than \$10 nor more than the amount of the illegal interest; 1870, 10 per cent—penalty, loss of interest above 6 per cent and fine of not less than \$100; 1877, 6 per cent—penalty, loss of illegal interest and fine of not less than \$10 nor more than the amount of the illegal interest.

Texas—1840, 12 per cent—penalty, loss of interest; 1870 (constitution), any rate, subject to the national currency act; 1876 (constitution), 12 per cent—penalty (act of legislature), loss of interest. (d)

Utah—1868, any rate, subject to the national currency act.

Vermont—1787, 6 per cent—penalty, forfeiture of the amount of the principal; 1797, penalty, loss of illegal interest and forfeiture of 25 per cent of the amount of the principal; 1823, loss of illegal interest.

Virginia—1730, 6 per cent—penalty, loss of principal and interest and forfeiture of twice the amount of the principal; 1734, 5 per cent—penalty, the same as before; 1797, 6 per cent—penalty, the same as before; 1870 (constitution and legislature), 12 per cent—penalty (act of legislature), the same as before; 1872, limitation of 12 per cent by constitution annulled, but statutes not changed, and 12 per cent still the highest rate; 1873, corporations not to interpose defense of usury; 1873, 8 per cent—penalty, loss of interest above 6 per cent; 1874, 6 per cent—penalty, loss of interest.

Washington—1854, any rate; 1864, subject to the national currency act.

West Virginia—1868, 6 per cent—penalty, loss of illegal interest, but corporations not to interpose defense of usury.

Wisconsin—1839, 12 per cent, but 7 per cent for banks, unless otherwise provided by charter—penalty, forfeiture of treble the amount of the illegal interest; 1849, any rate; 1851, 12 per cent—penalty, loss of principal and interest and forfeiture of treble the amount of the illegal interest received; 1852, 10 per cent for banks until 1860 and 7 per cent thereafter; 1856, penalty, the same as before if usurious interest was received, but if usurious interest was

^a 1800, penalty, loss of principal and interest, but not applicable to building and loan associations, nor to indorsees of negotiable paper without notice of usury.

^b Session of legislature ending December 24, 1890, 12 per cent, but no limit for building and loan associations—penalty, loss of interest.

^c 1800, 8 per cent—penalty, the same as before.

^d 1801 (constitution), 10 per cent—penalty to be provided by next legislature.

reserved in a contract, the penalty was the loss of interest and forfeiture of treble the amount of the illegal interest; 1859, penalty, loss of interest and forfeiture of treble the amount of the illegal interest; 1860, 10 per cent—penalty, the same as before; 1863, 7 per cent—penalty, the same as before; 1866, 10 per cent—penalty, the same as before; 1871, penalty, loss of interest and, if usury had been received, forfeiture of treble the amount of the illegal interest; 1876, usury law not applicable to building and loan associations.

Wyoming—1869, any rate, subject to the national currency act.

COMMISSIONS.—Except in Nebraska since the law of 1879 (and in North Dakota since 1889) a commission legally forms no part of the rate of interest, but is included in the statistics of this report for reasons previously stated. A correspondent in Missouri who has full knowledge of the western loan business mentions a sample lending transaction in which a commission appears:

A loan of \$2,000 is made for 5 years with interest at 9 per cent; the eastern lender, who supplies the money, gets a first mortgage for this amount bearing interest at 6 per cent, and the company through which the loan is made receives a second mortgage for \$300, without interest until maturity, representing 15 per cent, or 3 per cent annually, of the principal, but due 2.5 years after date. In other words, the loan company gets the money for 6 per cent and lends it for 9 per cent. The transaction is finished with a small cash payment, by way of premium, made by the loan company to the local agent for his services in finding the borrower.

EVASIONS OF THE LAW.—It is not always the agent alone who enjoys the benefit of the commission. A well known lawyer of New Mexico writes the following description of a frequent procedure in that territory:

A has money to lend; he also has some hanger-on, B, generally a "tin-horn gambler", a worthless drunken wretch. C is a miner, a farmer, an artisan, a stock raiser, or a small shopkeeper. C has no acquaintance with A and there is no bank in the town where C lives, or B is in the employ of the bank and it refuses to lend money to C. C has heard B boast that he can get all the money he wants or he has heard this from some one else. C approaches B with regard to borrowing and B tells him that he can get the money in a day or two. B could get the money immediately, but time is required to investigate the security and C's extremities. It is a developed mine of promise or production; or it has been shut down by a lawsuit; or C needs the money to pay for labor, materials, or food; or the floods have destroyed his crops; or the year is a bad one for cattle. B demands twice or thrice the highest legal rate, which is 12 per cent; C objects, but finally consents, and a compromiso is made somewhere between 12 and 36 per cent. The excess is divided between A and B, the latter often getting more than half.

By many schemes, of which the foregoing is a sample, usury laws are evaded, not legally, but practically, for want of proof that the agent divides the commission with the lender and more particularly because borrowers are ignorant of their legal rights or are afraid to enforce them in isolated regions where the supply of loans is a monopoly.

The exemption of the indorsee of negotiable paper from the penalties for usury and, in some states, of the payee after indorsement, offers to the usurer a method that is often employed to evade the statute. In many varieties of transactions there are infractions of the law without the intervention of agents, and sufficient reference to these has been made. Numerous reports received from all parts of the United States justify the conclusion that usury laws do not everywhere afford the entire protection to the borrower that they were intended to afford. The census statistics do not disclose the full extent to which these laws are violated in mortgage contracts, for reasons previously explained, yet it is believed that a considerable proportion of the evasions are represented.

THE NUMBER AND AMOUNT OF THE USURIOUS MORTGAGES made in the United States during the 10 years 1880-1889 are exhibited in Table 63; but in obtaining the figures special provisions of the laws are necessarily ignored, such as those applicable to building and loan associations and to banks or other corporations. Whenever there has been a change in the legal maximum rate of interest, the new rate is regarded as extending throughout the whole year when the change was made; for example, the maximum rate in Kansas was reduced from 12 to 10 per cent May 25, 1889, and the mortgages of the whole year bearing interest at more than 10 per cent are included in the table, because the mortgages made before that date can not be separated from those made on that date and subsequently during the year.

Out of the total number of the 9,517,747 mortgages, stating amount of debt and bearing rates of interest, made in the United States during the decade, 116,254 bore usurious rates of interest, and this number is 1.22 per cent of the entire number of mortgages made. The amount of the usurious mortgages is \$80,748,789, or 0.67 of 1 per cent of the entire amount of mortgage debt incurred. States and territories having no usury laws are included in this total; if they are excluded, the proportions become a little larger: 1.37 per cent for number of mortgages in states and territories having usury laws, and 0.79 of 1 per cent for amount.

Relative to the number of mortgages made and the amount of debt incurred under them, excluding states and territories having no usury laws, usury is most frequent in the South Central division of states, where the number of the usurious mortgages is represented by 8.07 per cent, and their amount by 5.53 per cent. The Western division is next below, with 4.85 per cent for number of mortgages and 3.17 per cent for amount; while the South Atlantic division stands third; the North Central fourth; and the North Atlantic division lowest of all, with 0.16 of 1 per cent for number of usurious mortgages and 0.15 of 1 per cent for amount. Details for the states and territories are found in Table 63. It is not claimed that this table contains all of the usurious mortgages made in the United States during the decade. Special agents were unable to detect all of them, although, as a general conclusion as to the result of their efforts to do so, it is believed that they found more usurious mortgages than they failed to find.

REAL ESTATE MORTGAGES.

TABLE 63.—NUMBER, AMOUNT, AND PERCENTAGE OF USURIOUS REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | TOTAL MORTGAGES. | | USURIOUS MORTGAGES. | | PERCENTAGE OF USURIOUS OF TOTAL MORTGAGES. | |
|---------------------------|------------------|---------------------|---------------------|----------------|--|-------------|
| | Number. | Amount. | Number. | Amount. | For number. | For amount. |
| | | | | | | |
| The United States..... | 0, 517, 747 | \$12, 004, 877, 793 | 116, 254 | \$80, 748, 789 | 1. 22 | 0. 67 |
| Alabama..... | 93, 928 | 91, 090, 623 | 26, 340 | 12, 395, 415 | 28. 08 | 13. 01 |
| Arizona (a)..... | 5, 000 | 15, 748, 743 | ..... | ..... | ..... | ..... |
| Arkansas..... | 80, 408 | 52, 107, 472 | 60 | 67, 937 | 0. 07 | 0. 18 |
| California (a)..... | 245, 588 | 542, 704, 054 | ..... | ..... | ..... | ..... |
| Colorado (a)..... | 117, 084 | 108, 176, 243 | ..... | ..... | ..... | ..... |
| Connecticut (a)..... | 90, 758 | 188, 483, 732 | ..... | ..... | ..... | ..... |
| Delaware..... | 17, 600 | 31, 250, 949 | 1 | 110 | 0. 01 | 0. 00 |
| District of Columbia..... | 34, 961 | 84, 560, 743 | 2 | 8, 700 | 0. 01 | 0. 00 |
| Florida (a)..... | 41, 957 | 87, 840, 078 | ..... | ..... | ..... | ..... |
| Georgia..... | 103, 016 | 74, 158, 070 | 18, 870 | 8, 880, 873 | 17. 84 | 11. 08 |
| Idaho..... | 8, 079 | 8, 786, 308 | 65 | 20, 888 | 0. 80 | 0. 31 |
| Illinois..... | 612, 249 | 870, 098, 040 | 1, 039 | 1, 308, 100 | 0. 17 | 0. 15 |
| Indiana..... | 358, 927 | 284, 104, 944 | 755 | 532, 250 | 0. 21 | 0. 19 |
| Iowa..... | 520, 448 | 439, 086, 354 | 165 | 103, 407 | 0. 03 | 0. 02 |
| Kansas..... | 654, 243 | 498, 053, 003 | 4, 226 | 2, 000, 070 | 0. 05 | 0. 02 |
| Kentucky..... | 169, 684 | 173, 158, 173 | 28, 190 | 25, 292, 888 | 16. 02 | 14. 61 |
| Louisiana (a)..... | 62, 601 | 124, 575, 180 | ..... | ..... | ..... | ..... |
| Maine (a)..... | 80, 408 | 57, 810, 028 | ..... | ..... | ..... | ..... |
| Maryland..... | 80, 020 | 117, 574, 453 | 285 | 212, 705 | 0. 28 | 0. 18 |
| Massachusetts (a)..... | 250, 222 | 508, 455, 550 | ..... | ..... | ..... | ..... |
| Michigan..... | 450, 013 | 346, 408, 086 | 74 | 34, 618 | 0. 03 | 0. 01 |
| Minnesota..... | 389, 811 | 308, 046, 887 | 470 | 303, 532 | 0. 12 | 0. 09 |
| Mississippi..... | 100, 190 | 77, 141, 273 | 7, 353 | 3, 455, 052 | 7. 34 | 4. 48 |
| Missouri..... | 488, 085 | 537, 027, 754 | 809 | 189, 728 | 0. 00 | 0. 04 |
| Montana (a)..... | 17, 910 | 28, 885, 152 | ..... | ..... | ..... | ..... |
| Nebraska..... | 837, 872 | 274, 808, 853 | 313 | 278, 758 | 0. 00 | 0. 10 |
| Nevada (a)..... | 5, 542 | 10, 403, 255 | ..... | ..... | ..... | ..... |
| New Hampshire..... | 40, 063 | 35, 299, 040 | 66 | 67, 108 | 0. 16 | 0. 10 |
| New Jersey..... | 174, 632 | 312, 174, 098 | 852 | 693, 568 | 0. 20 | 0. 22 |
| New Mexico..... | 7, 418 | 29, 840, 292 | 686 | 476, 257 | 8. 04 | 1. 00 |
| New York..... | 710, 622 | 2, 278, 932, 371 | 470 | 2, 026, 430 | 0. 07 | 0. 12 |
| North Carolina..... | 104, 864 | 65, 832, 062 | 67 | 217, 200 | 0. 00 | 0. 89 |
| North Dakota..... | 91, 182 | 63, 432, 452 | 54 | 35, 234 | 0. 00 | 0. 06 |
| Ohio..... | 638, 010 | 716, 802, 948 | 11, 047 | 6, 030, 210 | 1. 73 | 0. 03 |
| Oregon..... | 64, 623 | 61, 477, 168 | 2, 087 | 2, 072, 130 | 4. 89 | 4. 35 |
| Pennsylvania..... | 1, 038, 008 | 1, 300, 037, 437 | 2, 247 | 2, 558, 022 | 0. 22 | 0. 19 |
| Rhode Island (a)..... | 81, 844 | 65, 142, 238 | ..... | ..... | ..... | ..... |
| South Carolina..... | 81, 868 | 58, 557, 571 | 2, 915 | 1, 710, 187 | 3. 56 | 2. 94 |
| South Dakota..... | 140, 248 | 75, 754, 008 | 1, 016 | 1, 018, 744 | 1. 15 | 1. 34 |
| Tennessee | 93, 282 | 100, 212, 257 | 180 | 303, 630 | 0. 20 | 0. 30 |
| Texas..... | 248, 301 | 209, 870, 101 | 1, 254 | 743, 125 | 0. 51 | 0. 28 |
| Utah (a)..... | 17, 700 | 19, 697, 652 | ..... | ..... | ..... | ..... |
| Vermont..... | 60, 835 | 58, 870, 489 | 10 | 14, 601 | 0. 02 | 0. 02 |
| Virginia..... | 87, 648 | 94, 889, 280 | 2, 006 | 9, 114, 250 | 2. 97 | 3. 28 |
| Washington (a)..... | 71, 048 | 87, 500, 991 | ..... | ..... | ..... | ..... |
| West Virginia..... | 50, 397 | 52, 980, 502 | 1, 987 | 2, 000, 750 | 3. 35 | 3. 09 |
| Wisconsin..... | 321, 106 | 282, 606, 003 | 24 | 14, 302 | 0. 01 | 0. 01 |
| Wyoming (a)..... | 6, 107 | 10, 699, 180 | ..... | ..... | ..... | ..... |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS FOR ALL STATES AND TERRITORIES.

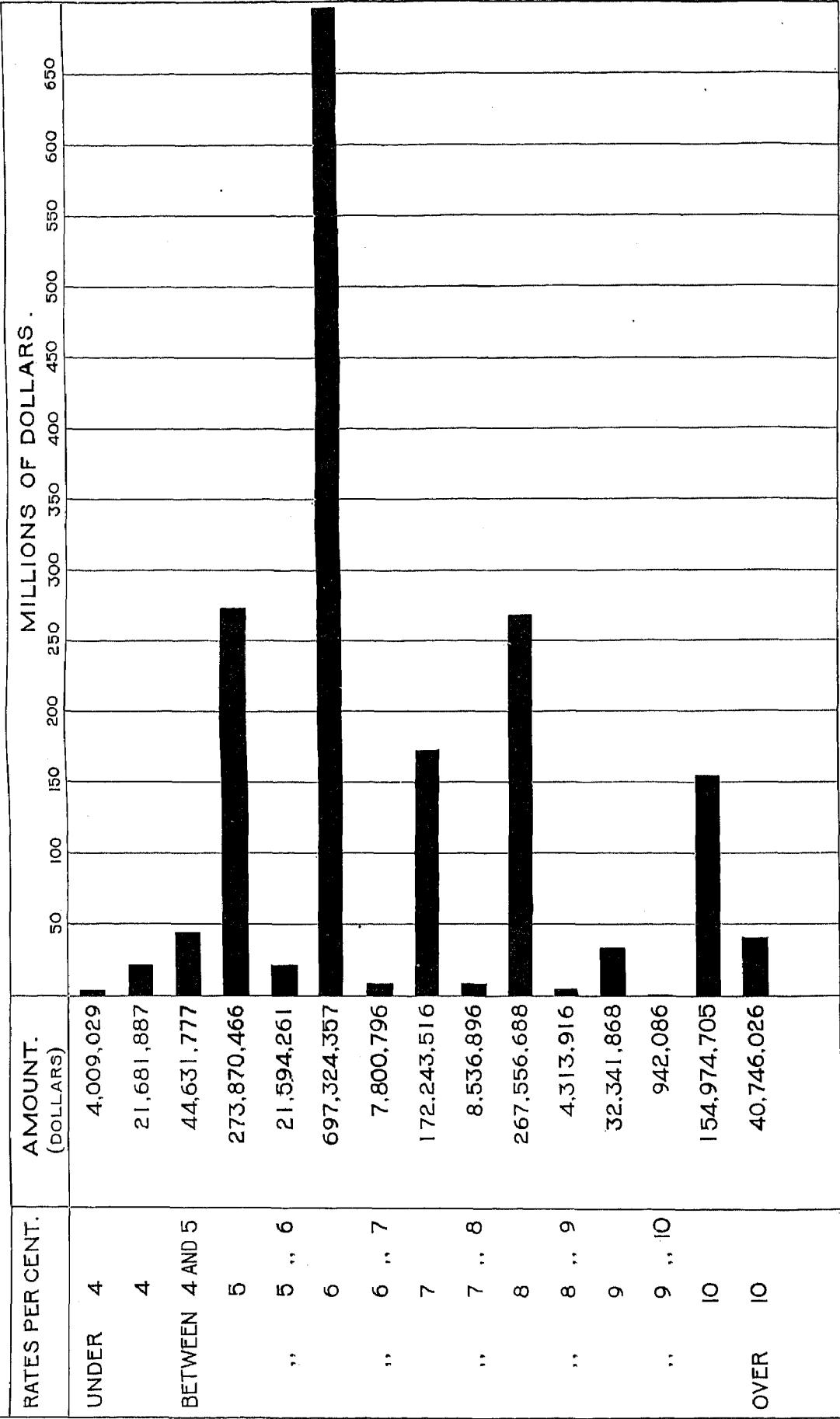
| | | | | | | |
|---------------------|-------------|------------------|---------|--------------|-------|-------|
| North Atlantic..... | 2, 487, 400 | 4, 819, 223, 581 | 8, 151 | 5, 000, 320 | 0. 13 | 0. 12 |
| South Atlantic..... | 620, 400 | 606, 558, 768 | 26, 189 | 16, 238, 602 | 4. 23 | 2. 68 |
| North Central..... | 5, 003, 184 | 4, 767, 404, 337 | 20, 092 | 13, 115, 607 | 0. 40 | 0. 28 |
| South Central..... | 818, 204 | 888, 263, 130 | 63, 404 | 42, 258, 647 | 7. 47 | 4. 73 |
| Western | 558, 370 | 1, 013, 427, 908 | 3, 418 | 3, 175, 284 | 0. 61 | 0. 31 |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS FOR STATES AND TERRITORIES HAVING USURY LAWS.

| | | | | | | |
|---|-------------|-------------------|----------|--------------|-------|-------|
| Total for states having usury laws..... | 8, 463, 030 | 10, 249, 728, 717 | 116, 254 | 80, 748, 780 | 1. 37 | 0. 70 |
| North Atlantic..... | 2, 025, 200 | 4, 049, 323, 033 | 8, 151 | 5, 000, 320 | 0. 16 | 0. 15 |
| South Atlantic..... | 578, 443 | 568, 200, 680 | 26, 189 | 16, 238, 602 | 4. 53 | 2. 85 |
| North Central..... | 5, 003, 184 | 4, 767, 404, 337 | 20, 092 | 13, 115, 607 | 0. 40 | 0. 28 |
| South Central..... | 785, 693 | 763, 687, 959 | 63, 404 | 42, 258, 647 | 8. 07 | 5. 53 |
| Western..... | 70, 450 | 100, 108, 698 | 3, 418 | 3, 175, 284 | 4. 85 | 3. 17 |

^a No usury law.

AMOUNT OF REAL ESTATE MORTGAGES MADE IN THE UNITED STATES DURING 1889
BEARING SPECIFIED RATES OF INTEREST.



A DECADE OF INTEREST RATES.

Table 109 shows the number and amount of real estate mortgages made in the United States during the 10 years 1880-1889, by rates of interest and by years. The table exhibits every rate of interest that has entered into every mortgage contract made in the United States during the decade. These rates number 212, and the number for each state and territory for each of the 10 years is shown in Table 64. During this time the number of rates of interest increased from 102 in 1880 to 132 in 1889, the latter number being the largest one of the decade, while the smallest number of rates was 96 in 1881.

Among the geographical divisions the Western has the largest number of rates during the decade, namely, 148, while the North Central follows with 140 rates. The number of rates in the North Atlantic is 113; in the South Atlantic, 78; in the South Central, 57; so that the smaller number of rates is in the south. The larger numbers in the North Central and Western divisions are partly if not entirely due to the commissions that are paid, and as has been previously explained these are included in the rates of interest.

Table 65 presents the number and amount of real estate mortgages made during the decade bearing specified rates of interest, by years and geographical divisions; Table 66, of mortgages on acres; Table 67, of mortgages on lots; and Table 68, of mortgages on lots in counties containing cities of 100,000 population and over. These tables receive interpretation by percentages, averages, and classification in subsequent tables.

TABLE 64.—NUMBER OF DIFFERENT RATES OF INTEREST ENTERING INTO THE REAL ESTATE MORTGAGE CONTRACTS MADE, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | Different rates for 10 years. | 1880 | 1881 | 1882 | 1883 | 1884 | 1885 | 1886 | 1887 | 1888 | 1889 |
|---------------------------|-------------------------------------|------|------|------|------|------|------|------|------|------|------|
| | 212 | 102 | 96 | 117 | 116 | 113 | 115 | 113 | 111 | 120 | 132 |
| The United States..... | 212 | 102 | 96 | 117 | 116 | 113 | 115 | 113 | 111 | 120 | 132 |
| Alabama..... | 29 | 18 | 16 | 20 | 10 | 10 | 19 | 17 | 16 | 18 | 21 |
| Arizona..... | 35 | 15 | 10 | 18 | 20 | 22 | 20 | 17 | 18 | 21 | 15 |
| Arkansas..... | 26 | 9 | 0 | 12 | 15 | 10 | 12 | 10 | 14 | 18 | 18 |
| California..... | 128 | 61 | 57 | 60 | 61 | 55 | 50 | 59 | 71 | 81 | 69 |
| Colorado..... | 78 | 33 | 30 | 44 | 36 | 33 | 34 | 38 | 29 | 37 | 44 |
| Connecticut..... | 17 | 10 | 12 | 10 | 10 | 8 | 11 | 14 | 10 | 11 | 10 |
| Delaware..... | 8 | 3 | 5 | 5 | 4 | 4 | 6 | 0 | 7 | 6 | 5 |
| District of Columbia..... | 19 | 10 | 12 | 13 | 0 | 11 | 11 | 10 | 10 | 11 | 9 |
| Florida..... | 58 | 21 | 20 | 27 | 28 | 26 | 34 | 30 | 30 | 32 | 31 |
| Georgia..... | 33 | 16 | 19 | 20 | 18 | 18 | 20 | 10 | 19 | 16 | 22 |
| Idaho..... | 27 | 7 | 9 | 7 | 9 | 11 | 10 | 17 | 18 | 15 | 10 |
| Illinois..... | 44 | 20 | 22 | 22 | 23 | 21 | 23 | 18 | 25 | 23 | 27 |
| Indiana..... | 43 | 15 | 15 | 20 | 22 | 21 | 23 | 19 | 23 | 23 | 20 |
| Iowa..... | 47 | 18 | 23 | 25 | 27 | 33 | 24 | 26 | 22 | 25 | 25 |
| Kansas..... | 51 | 22 | 30 | 23 | 22 | 27 | 20 | 32 | 28 | 28 | 32 |
| Kentucky..... | 20 | 18 | 15 | 12 | 14 | 14 | 15 | 17 | 15 | 15 | 18 |
| Louisiana..... | 23 | 10 | 10 | 13 | 10 | 10 | 13 | 15 | 13 | 15 | 10 |
| Maine..... | 37 | 18 | 21 | 23 | 22 | 25 | 22 | 21 | 25 | 19 | 23 |
| Maryland..... | 21 | 10 | 10 | 11 | 12 | 13 | 12 | 11 | 13 | 11 | 10 |
| Massachusetts..... | 90 | 20 | 35 | 38 | 44 | 42 | 40 | 30 | 50 | 57 | 51 |
| Michigan..... | 47 | 24 | 24 | 28 | 24 | 25 | 27 | 22 | 20 | 24 | 25 |
| Minnesota..... | 40 | 17 | 17 | 18 | 18 | 20 | 18 | 22 | 21 | 22 | 25 |
| Mississippi..... | 31 | 21 | 18 | 17 | 18 | 14 | 15 | 12 | 14 | 17 | 17 |
| Missouri..... | 72 | 20 | 80 | 80 | 84 | 25 | 29 | 26 | 25 | 38 | 31 |
| Montana..... | 30 | 15 | 17 | 14 | 20 | 18 | 19 | 10 | 19 | 18 | 21 |
| Nebraska..... | 55 | 16 | 19 | 25 | 25 | 30 | 35 | 28 | 31 | 31 | 38 |
| Nevada..... | 24 | 14 | 15 | 15 | 15 | 14 | 13 | 18 | 18 | 18 | 18 |
| New Hampshire..... | 14 | 0 | 5 | 8 | 10 | 7 | 8 | 5 | 7 | 8 | 6 |
| New Jersey..... | 24 | 7 | 13 | 13 | 12 | 15 | 15 | 9 | 11 | 13 | 15 |
| New Mexico..... | 55 | 15 | 21 | 20 | 20 | 18 | 15 | 13 | 17 | 22 | 24 |
| New York..... | 37 | 13 | 15 | 17 | 18 | 22 | 18 | 19 | 21 | 21 | 22 |
| North Carolina..... | 21 | 9 | 8 | 10 | 8 | 0 | 8 | 10 | 9 | 8 | 11 |
| North Dakota..... | 34 | 10 | 15 | 14 | 14 | 19 | 19 | 20 | 12 | 17 | 20 |
| Ohio..... | 80 | 28 | 27 | 28 | 42 | 38 | 36 | 40 | 41 | 39 | 35 |
| Oregon..... | 24 | 12 | 14 | 13 | 10 | 12 | 13 | 13 | 12 | 14 | 14 |
| Pennsylvania..... | 47 | 22 | 20 | 20 | 22 | 24 | 24 | 26 | 26 | 28 | 30 |
| Rhode Island..... | 35 | 10 | 17 | 16 | 15 | 17 | 17 | 16 | 16 | 15 | 20 |
| South Carolina..... | 24 | 10 | 11 | 11 | 15 | 10 | 10 | 12 | 11 | 15 | 13 |
| South Dakota..... | 07 | 10 | 21 | 21 | 24 | 32 | 20 | 30 | 28 | 29 | 37 |
| Tennessee..... | 15 | 0 | 6 | 7 | 8 | 8 | 7 | 10 | 11 | 9 | 9 |
| Texas..... | 30 | 14 | 15 | 18 | 15 | 20 | 19 | 10 | 22 | 20 | 22 |
| Utah..... | 32 | 18 | 10 | 14 | 19 | 21 | 18 | 15 | 16 | 21 | 18 |
| Vermont..... | 12 | 3 | 4 | 7 | 6 | 4 | 5 | 5 | 6 | 2 | 3 |
| Virginia..... | 12 | 8 | 8 | 10 | 8 | 9 | 7 | 9 | 8 | 0 | 8 |
| Washington..... | 54 | 17 | 24 | 21 | 24 | 25 | 23 | 24 | 24 | 34 | 40 |
| West Virginia..... | 22 | 11 | 10 | 11 | 9 | 10 | 10 | 14 | 12 | 0 | 10 |
| Wisconsin..... | 34 | 16 | 17 | 10 | 22 | 18 | 20 | 17 | 24 | 24 | 23 |
| Wyoming..... | 27 | 12 | 11 | 13 | 12 | 10 | 11 | 13 | 11 | 10 | 15 |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | | | | | | |
|---------------------|-----|----|----|----|----|----|----|----|----|----|----|
| North Atlantic..... | 113 | 43 | 45 | 50 | 50 | 58 | 64 | 52 | 62 | 68 | 69 |
| South Atlantic..... | 78 | 32 | 36 | 40 | 39 | 38 | 46 | 40 | 42 | 42 | 43 |
| North Central..... | 140 | 54 | 55 | 62 | 78 | 73 | 75 | 74 | 69 | 70 | 81 |
| South Central..... | 57 | 34 | 32 | 32 | 34 | 33 | 32 | 33 | 34 | 35 | 33 |
| Western..... | 148 | 68 | 67 | 80 | 75 | 68 | 67 | 72 | 76 | 88 | 82 |

REAL ESTATE MORTGAGES.

TABLE 65.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889,

NORTH ATLANTIC DIVISION.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|-----------|-----------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Total..... | 2,487,400 | \$4,819,223,581 | 185,070 | \$300,689,303 | 198,500 | \$305,084,537 | 210,871 | \$420,327,206 | 231,810 | \$434,629,623 |
| 0.0 per cent..... | 3,488 | 6,410,150 | 231 | 268,028 | 237 | 445,864 | 269 | 501,618 | 311 | 925,707 |
| 0.3.....do..... | 3 | 62,025 | | | | | | | | |
| 0.5.....do..... | 3 | 5,400 | | | | | | | | |
| 1.0.....do..... | 230 | 440,014 | 13 | 40,750 | 50 | 51,761 | 17 | 27,761 | 12 | 20,910 |
| 1.3.....do..... | 1 | 9,000 | 1 | 9,000 | | | | | | |
| 1.5.....do..... | 4 | 550 | | | | | | | | |
| 1.6.....do..... | 1 | 5,000 | | | | | | | 1 | 5,000 |
| 2.0.....do..... | 140 | 419,711 | 8 | 1,800 | 13 | 12,750 | 33 | 36,558 | 10 | 69,350 |
| 2.2.....do..... | 1 | 2,750 | | | 1 | 8,000 | | 2,750 | | |
| 2.3.....do..... | 1 | 8,000 | | | | | | | | |
| 2.5.....do..... | 52 | 177,705 | | | | | 8 | 26,750 | 2 | 26,875 |
| 2.7.....do..... | 1 | 300 | | | | | | | | |
| 3.0.....do..... | 1,237 | 2,043,485 | 32 | 87,484 | 53 | 110,115 | 92 | 108,072 | 103 | 200,279 |
| 3.3.....do..... | 0 | 19,000 | | | | | | | | |
| 3.5.....do..... | 187 | 1,441,970 | 1 | 500 | 6 | 23,270 | 11 | 26,000 | 10 | 12,920 |
| 3.6.....do..... | 1 | 5,000 | 1 | 5,000 | | | | | | |
| 3.7.....do..... | 1 | 3,000 | | | | | 1 | 3,000 | | |
| 3.8.....do..... | 1 | 600 | | | | | | | | |
| 4.0.....do..... | 10,416 | 98,423,945 | 191 | 885,371 | 630 | 3,162,809 | 748 | 4,047,289 | 822 | 3,918,017 |
| 4.1.....do..... | 3 | 150,030 | | | | | | | | |
| 4.2.....do..... | 87 | 98,030 | | | | | | | | |
| 4.3.....do..... | 360 | 5,856,131 | 2 | 3,803 | | | 2 | 37,050 | 3 | 23,400 |
| 4.4.....do..... | 6 | 178,300 | | | | | | | | |
| 4.5.....do..... | 14,646 | 191,155,418 | 97 | 1,128,030 | 363 | 4,621,900 | 753 | 13,597,334 | 908 | 12,305,754 |
| 4.6.....do..... | 12 | 208,000 | | | | | | | 2 | 4,900 |
| 4.7.....do..... | 10 | 160,500 | | | | | | | | |
| 4.8.....do..... | 335 | 2,882,832 | 2 | 7,000 | 8 | 27,300 | 8 | 28,850 | 0 | 40,000 |
| 5.0.....do..... | 300,023 | 1,370,151,044 | 4,900 | 27,492,545 | 12,155 | 61,000,507 | 10,072 | 63,041,501 | 23,241 | 106,187,393 |
| 5.1.....do..... | 131 | 159,450 | 1 | 4,000 | | | | | 4 | 3,500 |
| 5.2.....do..... | 295 | 328,467 | 16 | 12,775 | 32 | 25,470 | 33 | 36,750 | 46 | 34,880 |
| 5.3.....do..... | 6,072 | 10,571,068 | 13 | 27,140 | 20 | 68,220 | 13 | 51,725 | 12 | 33,200 |
| 5.4.....do..... | 18 | 50,038 | | | 2 | 3,000 | 4 | 16,668 | 1 | 1,600 |
| 5.5.....do..... | 21,200 | 60,022,026 | 670 | 2,400,628 | 1,037 | 3,384,623 | 1,337 | 4,100,075 | 1,033 | 5,230,773 |
| 5.6.....do..... | 1 | 500 | | | | | | | | |
| 5.7.....do..... | 12 | 55,232 | | | | | | | 1 | 10,000 |
| 5.8.....do..... | 85 | 400,510 | 3 | 0,000 | 2 | 4,900 | 5 | 8,000 | 3 | 100,000 |
| 5.9.....do..... | 1 | 2,000 | | | | | | | | |
| 6.0.....do..... | 2,063,390 | 8,012,997,471 | 170,110 | 259,375,858 | 177,480 | 285,426,171 | 101,474 | 308,308,568 | 190,227 | 300,877,387 |
| 6.1.....do..... | 60 | 78,700 | | | 6 | 9,100 | 4 | 4,000 | 3 | 2,700 |
| 6.2.....do..... | 2,074 | 2,492,049 | 1 | 450 | 112 | 124,650 | 146 | 145,000 | 188 | 213,475 |
| 6.3.....do..... | 875 | 1,020,415 | 5 | 6,250 | 31 | 30,200 | 23 | 25,900 | 41 | 62,715 |
| 6.4.....do..... | 27 | 27,600 | | | 6 | 5,700 | 5 | 2,500 | 3 | 8,900 |
| 6.5.....do..... | 4,644 | 5,742,384 | 1,070 | 1,007,800 | 738 | 877,603 | 555 | 582,890 | 453 | 489,335 |
| 6.6.....do..... | 51 | 45,450 | | | 2 | 2,000 | 5 | 8,800 | 10 | 6,800 |
| 6.7.....do..... | 38 | 35,050 | | | 5 | 2,450 | 4 | 2,200 | 3 | 8,100 |
| 6.8.....do..... | 35 | 40,183 | | | 1 | 800 | | | 4 | 5,158 |
| 6.9.....do..... | 219 | 250,200 | | | 1 | 1,200 | | | 13 | 14,050 |
| 7.0.....do..... | 25,202 | 25,652,560 | 5,105 | 5,010,824 | 8,640 | 3,030,022 | 2,074 | 2,591,004 | 2,520 | 2,424,301 |
| 7.1.....do..... | 14 | 13,650 | | | | | 3 | 1,400 | | |
| 7.2.....do..... | 104 | 117,860 | 2 | 1,300 | 1 | 1,500 | 1 | 120 | | |
| 7.3.....do..... | 710 | 680,170 | 163 | 140,620 | 120 | 130,247 | 95 | 97,808 | 101 | 118,580 |
| 7.4.....do..... | 3 | 2,500 | | | | | | | 1 | 1,200 |
| 7.5.....do..... | 750 | 684,261 | 107 | 78,804 | 55 | 47,185 | 50 | 27,055 | 61 | 72,001 |
| 7.6.....do..... | 8 | 5,550 | | | | | | | 2 | 1,350 |
| 7.7.....do..... | 2 | 2,875 | | | | | 1 | 775 | | |
| 7.8.....do..... | 28 | 22,200 | | | | | | | 1 | 800 |
| 7.9.....do..... | 2 | 2,000 | | | | | | | 1 | 100 |
| 8.0.....do..... | 0,677 | 5,702,018 | 1,162 | 696,600 | 931 | 481,758 | 863 | 525,464 | 892 | 624,279 |
| 8.1.....do..... | 2 | 1,100 | | | | | 1 | 1,000 | | |
| 8.2.....do..... | 1 | 1,700 | | | | | | | | |
| 8.3.....do..... | 3 | 9,300 | | | | | | | 1 | 1,200 |
| 8.4.....do..... | 5 | 1,900 | 2 | 600 | | | | | | |
| 8.5.....do..... | 54 | 39,393 | 5 | 2,731 | 9 | 6,000 | 8 | 2,400 | 4 | 2,442 |
| 8.6.....do..... | 2 | 1,700 | | | | | | | | |
| 9.0.....do..... | 2,035 | 898,252 | 174 | 68,064 | 217 | 111,585 | 240 | 98,975 | 198 | 75,740 |
| 9.3.....do..... | 1 | 90 | | | | | | | 2 | 600 |
| 9.5.....do..... | 5 | 2,860 | | | | | | | | |
| 9.6.....do..... | 3 | 450 | | | | | | | | |
| 9.7.....do..... | 1 | 1,000 | | | | | | | | |
| 10.0.....do..... | 5,078 | 2,253,042 | 531 | 103,708 | 466 | 170,000 | 480 | 217,610 | 576 | 204,718 |
| 10.3.....do..... | 2 | 7,600 | | | | | | | | |
| 10.5.....do..... | 3 | 2,700 | | | | | | | | |
| 11.0.....do..... | 30 | 13,775 | 4 | 1,243 | 1 | 300 | 1 | 400 | 3 | 1,483 |
| 11.3.....do..... | 1 | 1,300 | | | | | | | | |
| 12.0.....do..... | 3,185 | 1,208,023 | 359 | 106,231 | 326 | 80,700 | 310 | 108,312 | 386 | 201,729 |
| 12.5.....do..... | 13 | 14,740 | 3 | 315 | 2 | 280 | 1 | 400 | 1 | 825 |
| 13.0.....do..... | 6 | 3,327 | 1 | 600 | | | 1 | 200 | | |
| 14.0.....do..... | 5 | 1,847 | 1 | 635 | | | | | 1 | 1,050 |
| 15.0.....do..... | 73 | 16,786 | 6 | 2,905 | 2 | 500 | 3 | 610 | 6 | 1,144 |
| 16.0.....do..... | 9 | 4,726 | | | | | | | 1 | 150 |

a The summary for the United States in Table 100 is too long to reprint here.

INTEREST ON MORTGAGE DEBT.

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BEARING SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS. (a)

NORTH ATLANTIC DIVISION.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|-----------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | RATES OF INTEREST. |
| 245,516 | \$451,199,469 | 260,310 | \$102,765,306 | 262,753 | \$510,502,556 | 278,704 | \$569,537,730 | 287,748 | \$611,858,722 | 317,618 | \$683,629,039 |Total. |
| 386 | 504,522 | 432 | 699,373 | 882 | 731,025 | 384 | 704,786 | 380 | 570,293 | 486 | 1,050,023 | 0.0 per cent. |
| 22 | 22,163 | 18 | 34,482 | 1 | 3,000 | 21 | 37,397 | 23 | 56,002 | 2 | 60,000 | 0.3...do. |
| 13 | 20,723 | 16 | 25,227 | 11 | 138,075 | 14 | 85,699 | 18 | 20,248 | 1 | 1,500 | 0.5...do. |
| 6 | 8,640 | 8 | 7,200 | 3 | 1,600 | 5 | 37,250 | 10 | 18,800 | 4 | 950 | 1.0...do. |
| 1 | 300 | 1 | 3,000 | 123 | 926,870 | 148 | 385,348 | 143 | 937,010 | 220 | 761,255 | 1.0...do. |
| 111 | 216,853 | 1 | 17,580 | 9 | 17,580 | 20 | 576,494 | 18 | 648,700 | 21 | 44,880 | 1.0...do. |
| 9 | 25,500 | 1 | 600 | 1,140 | 7,547,127 | 1,705 | 17,051,204 | 1,978 | 13,578,070 | 1,150 | 23,977,557 | 1.0...do. |
| 18 | 17,900 | 15 | 16,000 | 11 | 8,700 | 10 | 11,300 | 21 | 22,400 | 17 | 19,850 | 1.0...do. |
| 3 | 8,200 | 12 | 87,000 | 42 | 687,030 | 76 | 1,401,025 | 104 | 1,477,700 | 145 | 2,128,463 | 1.0...do. |
| 1,090 | 14,373,369 | 1 | 4,000 | 1,310 | 15,046,301 | 2,412 | 27,003,583 | 2,300 | 30,791,811 | 2,223 | 30,431,707 | 1.0...do. |
| 1 | 1,000 | 1 | 7,000 | 1 | 6,000 | 2 | 8,000 | 1 | 100,000 | 2 | 10,000 | 1.0...do. |
| 11 | 111,050 | 16 | 206,000 | 25 | 202,535 | 63 | 570,000 | 7 | 67,400 | 9 | 85,100 | 1.0...do. |
| 27,862 | 110,351,832 | 83,092 | 138,006,018 | 41,884 | 175,072,831 | 40,843 | 100,702,666 | 45,083 | 802,685 | 101 | 796,612 | 1.0...do. |
| 4 | 4,200 | 14 | 17,100 | 22 | 22,750 | 22 | 25,500 | 51 | 216,370,165 | 53,085 | 238,002,830 | 1.0...do. |
| 20 | 19,905 | 33 | 20,047 | 20 | 22,075 | 18 | 11,070 | 27 | 50,700 | 16 | 25,700 | 1.0...do. |
| 20 | 59,800 | 80 | 67,200 | 120 | 444,600 | 641 | 1,783,740 | 1,630 | 4,332,067 | 8,573 | 9,703,270 | 1.0...do. |
| 2 | 7,200 | 2 | 19,500 | 1 | 920 | 2 | 8,000 | 3,400 | 8,581,695 | 4 | 4,750 | 1.0...do. |
| 1,881 | 5,726,052 | 2,105 | 5,708,140 | 2,431 | 6,370,413 | 2,868 | 8,037,718 | 1 | 500 | 1 | 500 | 1.0...do. |
| 1 | 10,000 | 1 | 10,000 | 1 | 10,000 | 8 | 5,292 | 5 | 8,000 | 1 | 12,000 | 1.0...do. |
| 4 | 5,850 | 6 | 11,600 | 4 | 4,863 | 20 | 158,450 | 17 | 75,500 | 21 | 80,850 | 1.0...do. |
| 1 | 2,000 | 1 | 11,100 | 7 | 9,050 | 1 | 1,200 | 11 | 11,350 | 17 | 18,400 | 1.0...do. |
| 207,681 | 804,358,641 | 216,150 | 200,502,723 | 209,030 | 277,001,071 | 218,785 | 800,480,752 | 227,263 | 821,047,654 | 240,173 | 835,023,146 | 1.0...do. |
| 10 | 11,100 | 7 | 9,050 | 227 | 260,870 | 234 | 824,050 | 237 | 284,105 | 299 | 360,524 | 1.0...do. |
| 220 | 242,005 | 1 | 1,200 | 1 | 1,200 | 11 | 11,350 | 10 | 10,000 | 411 | 519,010 | 1.0...do. |
| 47 | 51,050 | 40 | 62,050 | 91 | 103,300 | 170 | 104,575 | 205 | 258,750 | 204 | 234,725 | 1.0...do. |
| 5 | 5,050 | 3 | 2,250 | 6 | 2,350 | 7 | 0,050 | 4 | 1,050 | 4 | 8,800 | 1.0...do. |
| 427 | 451,905 | 350 | 420,701 | 303 | 382,437 | 248 | 206,871 | 272 | 300,881 | 210 | 320,752 | 1.0...do. |
| 6 | 5,600 | 3 | 2,250 | 6 | 2,350 | 2 | 1,050 | 7 | 6,450 | 7 | 5,150 | 1.0...do. |
| 7 | 8,150 | 2 | 2,500 | 1 | 2,500 | 1 | 4,000 | 11 | 11,000 | 11 | 8,700 | 1.0...do. |
| 8 | 9,100 | 8 | 2,550 | 14 | 15,050 | 6 | 5,075 | 6 | 4,850 | 7 | 12,050 | 1.0...do. |
| 8 | 1,100 | 6 | 2,500 | 1 | 1,200 | 71 | 91,800 | 78 | 93,800 | 83 | 90,600 | 1.0...do. |
| 2,480 | 2,805,344 | 1,958 | 1,703,340 | 1,713 | 1,300,242 | 1,880 | 2,028,368 | 1,738 | 1,412,503 | 1,044 | 1,408,922 | 1.0...do. |
| 4 | 5,200 | 2 | 1,550 | 3 | 2,000 | 3 | 2,000 | 1 | 1,500 | 1 | 1,400 | 1.0...do. |
| 1 | 50 | 3 | 1,940 | 1 | 2,000 | 54 | 66,100 | 89 | 43,150 | 2 | 1,700 | 1.0...do. |
| 57 | 46,021 | 62 | 77,045 | 35 | 10,882 | 92 | 24,822 | 23 | 8,242 | 23 | 13,852 | 1.0...do. |
| 71 | 50,801 | 61 | 53,098 | 56 | 54,231 | 80 | 1,000 | 140 | 163,816 | 61 | 300 | 1.0...do. |
| 2 | 1,000 | 1 | 1,000 | 1 | 1,000 | 88 | 88,315 | 1 | 300 | 8 | 2,000 | 1.0...do. |
| 1 | 300 | 17 | 14,100 | 4 | 2,000 | 1 | 1,000 | 2 | 2,300 | 2 | 2,200 | 1.0...do. |
| 873 | 409,150 | 930 | 487,807 | 817 | 515,260 | 900 | 605,204 | 1,134 | 703,200 | 1,180 | 618,105 | 1.0...do. |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,700 | 1 | 100 | 1.0...do. |
| 1 | 550 | 1 | 1,000 | 1 | 1,000 | 1 | 0,500 | 2 | 300 | 1 | 1,000 | 1.0...do. |
| 1 | 1,200 | 1 | 1,300 | 4 | 505 | 0 | 5,563 | 4 | 4,018 | 3 | 3,000 | 1.0...do. |
| 6 | 1,575 | 1 | 1,200 | 2 | 1,200 | 1 | 1,400 | 1 | 300 | 1 | 8,600 | 1.0...do. |
| 870 | 121,374 | 260 | 102,686 | 205 | 110,583 | 928 | 107,245 | 196 | 94,325 | 228 | 101,344 | 1.0...do. |
| 1 | 420 | 1 | 450 | 2 | 57 | 2 | 105 | 1 | 100 | 1 | 12,000 | 1.0...do. |
| 2 | 2,077 | 1 | 57 | 2 | 105 | 1 | 100 | 5 | 610 | 7 | 1,370 | 1.0...do. |
| 5 | 830 | 18 | 4,031 | 17 | 3,044 | 5 | 709 | 1 | 709 | 4 | 782 | 1.0...do. |
| 2 | 1,100 | 2 | 1,870 | 1 | 1,870 | 1 | 1,870 | 3 | 897 | 3 | 897 | 1.0...do. |

REAL ESTATE MORTGAGES.

TABLE 65.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING
NORTH ATLANTIC DIVISION—Continued.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|  | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| 17.5 per cent..... | 1 | \$125 | | | | | | | | |
| 18.0....do..... | 79 | 80,700 | 2 | \$422 | 3 | \$180 | | | 10 | \$4,040 |
| 19.0....do..... | 1 | 159 | | | 1 | 200 | 3 | \$120 | 2 | 455 |
| 20.0....do..... | 20 | 3,101 | | | | | | | | |
| 21.0....do..... | 1 | 200 | | | | | | | | |
| 24.0....do..... | 110 | 45,598 | 8 | 1,740 | 8 | 4,050 | 4 | 571 | 7 | 2,075 |
| 25.0....do..... | 7 | 1,312 | | | | | | | | |
| 26.0....do..... | 1 | 700 | | | | | | | | |
| 27.0....do..... | 2 | 2,550 | 2 | 2,550 | | | | | | |
| 30.0....do..... | 23 | 7,932 | 2 | 1,125 | | | 2 | 385 | 2 | 285 |
| 31.0....do..... | 1 | 200 | 1 | 200 | | | | | | |
| 32.0....do..... | 1 | 75 | | | | | | | | |
| 35.0....do..... | 3 | 1,152 | | | | | | | | |
| 36.0....do..... | 40 | 11,202 | | | 2 | 200 | 4 | 825 | 0 | 1,250 |
| 37.0....do..... | 2 | 309 | | | | | 1 | 75 | | |
| 39.0....do..... | 1 | 62 | | | | | | | | |
| 40.0....do..... | 10 | 1,020 | 1 | 300 | 1 | 55 | | | 1 | 150 |
| 42.0....do..... | 1 | 200 | | | | | | | 1 | 200 |
| 43.0....do..... | 16 | 1,003 | | | | | | | | |
| 50.0....do..... | 2 | 417 | | | | | | | | |
| 52.0....do..... | 2 | 250 | | | | | | | | |
| 54.0....do..... | 1 | 75 | | | | | | | | |
| 57.0....do..... | 1 | 250 | | | | | | | | |
| 60.0....do..... | 26 | 14,045 | | | 2 | 850 | 1 | 250 | 4 | 800 |
| 61.0....do..... | 1 | 3,400 | | | | | | | | |
| 62.0....do..... | 1 | 1,100 | | | | | | | | |
| 63.0....do..... | 2 | 1,064 | | | | | | | | |
| 72.0....do..... | 1 | 55 | | | | | | | | |
| 80.0....do..... | 3 | 691 | | | 1 | 291 | | | | |
| 81.0....do..... | 3 | 8,016 | 1 | 1,000 | 1 | 410 | | | | |
| 84.0....do..... | 2 | 1,050 | | | | | | | | |
| 90.0....do..... | 1 | 200 | | | 1 | 200 | | | | |
| 120.0....do..... | 1 | 100 | 1 | 100 | | | | | | |
| 144.0....do..... | 1 | 2,500 | | | | | 1 | 2,500 | | |

SOUTH ATLANTIC DIVISION.

| Total..... | 620,400 | 606,558,708 | 36,204 | 34,304,824 | 43,444 | 42,716,505 | 40,786 | 49,440,702 | 50,044 | 63,026,910 |
|-------------------|---------|-------------|--------|------------|--------|------------|--------|------------|--------|------------|
| 0.0 per cent..... | 764 | 622,328 | 30 | 17,380 | 25 | 28,037 | 35 | 24,008 | 57 | 59,579 |
| 1.0....do..... | 62 | 147,133 | 4 | 4,132 | 8 | 4,327 | 2 | 754 | 3 | 100,820 |
| 1.5....do..... | 1 | 210 | | | | | | | | |
| 2.0....do..... | 25 | 27,520 | | | 2 | 2,100 | 8 | 8,011 | 2 | 170 |
| 2.3....do..... | 1 | 14,500 | | | | | | | | |
| 2.5....do..... | 3 | 18,458 | | | | | | | | |
| 3.0....do..... | 125 | 240,958 | 2 | 250 | 8 | 11,108 | 15 | 22,680 | 17 | 29,754 |
| 3.3....do..... | 1 | 1,500 | | | | | | | | |
| 3.5....do..... | 4 | 7,200 | | | | | 1 | 4,000 | | |
| 3.8....do..... | 1 | 280 | | | | | | | | |
| 4.0....do..... | 372 | 1,460,017 | 9 | 6,800 | 20 | 84,937 | 23 | 80,215 | 34 | 47,058 |
| 4.5....do..... | 74 | 654,272 | | | 5 | 50,320 | 6 | 19,301 | 1 | 6,000 |
| 4.8....do..... | 2 | 16,000 | | | | | 1 | 10,000 | | |
| 5.0....do..... | 5,882 | 30,280,855 | 72 | 500,383 | 420 | 2,190,937 | 430 | 2,023,444 | 604 | 2,380,074 |
| 5.3....do..... | 11 | 73,800 | | | 2 | 11,500 | 1 | 10,500 | | |
| 5.4....do..... | 1 | 9,000 | | | | | | | | |
| 5.5....do..... | 305 | 1,825,353 | 5 | 29,500 | 23 | 155,900 | 27 | 100,350 | 40 | 107,467 |
| 5.6....do..... | 1 | 650 | | | | | | | | |
| 5.7....do..... | 1 | 6,000 | | | | | | | | |
| 5.8....do..... | 5 | 8,400 | | | | | | | 4 | 7,000 |
| 6.0....do..... | 280,153 | 340,549,370 | 18,317 | 20,895,635 | 20,752 | 25,160,120 | 23,366 | 29,270,109 | 25,624 | 35,854,538 |
| 6.5....do..... | 52 | 424,371 | 8 | 116,450 | 8 | 35,700 | 9 | 45,800 | 2 | 10,101 |
| 6.6....do..... | 320 | 651,380 | | | | | | | 84 | 181,150 |
| 6.7....do..... | 50 | 92,870 | 1 | 2,000 | | 2,000 | 3 | 10,400 | 4 | 5,300 |
| 7.0....do..... | 52,738 | 49,818,635 | 4,707 | 4,884,230 | 5,521 | 5,026,852 | 5,694 | 5,001,525 | 5,237 | 7,583,758 |
| 7.3....do..... | 2 | 7,550 | | | | | | | | |
| 7.5....do..... | 103 | 377,572 | 5 | 12,502 | 5 | 6,200 | 3 | 5,000 | 1 | 5,204 |
| 7.8....do..... | 2 | 4,833 | 1 | 1,500 | | | | | | |
| 8.0....do..... | 102,344 | 117,852,856 | 10,024 | 6,168,687 | 12,507 | 7,629,020 | 14,525 | 9,472,019 | 17,168 | 11,773,127 |
| 8.3....do..... | 1 | 300 | | | | | | | | |
| 8.5....do..... | 18 | 82,868 | 1 | 1,500 | | | 1 | 325 | 1 | 2,050 |
| 8.8....do..... | 1 | 3,400 | | | | | | | | |
| 9.0....do..... | 566 | 1,088,117 | 25 | 23,825 | 21 | 19,400 | 28 | 27,708 | 52 | 60,001 |
| 9.5....do..... | 3 | 3,500 | | | | | | | | |
| 10.0....do..... | 55,383 | 85,562,546 | 1,020 | 1,033,044 | 2,101 | 1,303,221 | 3,022 | 1,010,424 | 5,334 | 3,004,044 |
| 10.5....do..... | 7 | 6,014 | | | | | | | | |
| 11.0....do..... | 106 | 118,325 | | | 3 | 3,337 | 2 | 330 | 5 | 7,870 |
| 12.0....do..... | 14,579 | 8,051,307 | 612 | 370,513 | 889 | 517,183 | 1,206 | 611,240 | 1,318 | 763,147 |
| 12.5....do..... | 304 | 160,131 | 9 | 2,066 | 9 | 2,078 | 31 | 10,318 | 51 | 17,711 |
| 13.0....do..... | 250 | 164,807 | 6 | 3,100 | 10 | 12,400 | 19 | 6,440 | 20 | 16,607 |
| 13.5....do..... | 112 | 230,531 | 11 | 20,331 | 9 | 19,500 | 6 | 84,450 | 6 | 12,050 |
| 14.0....do..... | 905 | 1,322,435 | 75 | 88,430 | 81 | 101,672 | 150 | 211,501 | 152 | 193,040 |
| 14.5....do..... | 71 | 107,850 | | | | | | | | |
| 15.0....do..... | 7,972 | 3,704,276 | 352 | 154,800 | 613 | 254,840 | 701 | 317,900 | 720 | 379,187 |
| 16.0....do..... | 140 | 54,159 | 5 | 1,950 | 11 | 4,207 | 26 | 9,753 | 51 | 18,796 |

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH ATLANTIC DIVISION—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. | |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------|---------|-------------------|--------------------|-------------|
| Number. | Amount. | Number. | Amount. | | |
| 3 | \$3,515 | 6 | \$1,035 | 6 | \$2,157 | 3 | \$2,026 | 20 | \$125 9,980 | 20 | \$12,454 1,150 | 17.5 per cent. | |
| 4 | 610 | 8 | 225 | 1 | 17 | 2 | 436 | | | 1 | 1,190 | 18.0...do. | |
| | | | | | | | | | | 4 | 200 | 19.0...do. | |
| | | | | | | | | | | 1 | 200 | 20.0...do. | |
| 0 | 1,691 | 12 | 4,442 | 9 | 6,300 | 28 | 13,654 | 15 | 7,750 200 | 10 | 3,825 | 21.0...do. | |
| | | 1 | 25 | 5 | 1,087 | | | 1 | | | | 24.0...do. | |
| | | | | 1 | 700 | | | | | | | 25.0...do. | |
| | | | | | | | | | | | | 26.0...do. | |
| 6 | 670 | 1 | 50 | 1 | 100 | 5 | 1,342 | 4 | 4,025 | | | 27.0...do. | |
| | | | | | | | | | | | | 30.0...do. | |
| | | | | | | | | 1 | 75 | | | 31.0...do. | |
| 5 | 436 | 2 | 1,115 | | | 1 | 37 | | | | | 32.0...do. | |
| | | 4 | 3,400 | 2 | 241 | 4 | 1,580 | 5 | 1,100 | 8 | 2,221 | 36.0...do. | |
| | | 1 | 324 | | | | | | | | | 37.0...do. | |
| 1 | 60 | | | 1 | 60 | 2 | 185 | 1 | 62 | | | 39.0...do. | |
| 4 | 220 | 3 | 102 | 1 | 200 | 5 | 763 | 2 | 210 | 1 | 50 | 40.0...do. | |
| | | | | 1 | 50 | | | | | | | 42.0...do. | |
| | | | | | | | | 2 | 260 | | | 52.0...do. | |
| | | | | | | 1 | 75 | | | | | 54.0...do. | |
| 7 | 10,112 | 2 | 140 | 1 | 88 | 5 | 1,225 | 2 | 860 | 2 | 760 | 57.0...do. | |
| | | 1 | 3,400 | | | | | | | | | 60.0...do. | |
| | | | | | | | | | | | | 61.0...do. | |
| 1 | 104 | | | 1 | 1,500 | | | | | | 1 | 1,100 | 62.0...do. |
| | | 1 | 65 | | | | | | | | | | 63.0...do. |
| | | | | 1 | 1,000 | | | 1 | 50 | | 1 | 360 | 72.0...do. |
| | | | | 1 | 60 | | | | | | | | 80.0...do. |
| | | | | | | | | | | | | | 81.0...do. |
| | | | | | | | | 1 | 1,000 | | | | 84.0...do. |
| | | | | | | | | | | | | | 90.0...do. |
| | | | | | | | | | | | | | 120.0...do. |
| | | | | | | | | | | | | | 144.0...do. |

SOUTH ATLANTIC DIVISION.

| 62,171 | 59,414,607 | 60,434 | 62,114,248 | 70,800 | 65,718,804 | 74,555 | 73,020,400 | 73,940 | 60,331,070 | 83,050 | 87,371,470 | ...Total. |
|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|-------------|
| 97 | 62,897 | 124 | 99,867 | 117 | 90,007 | 100 | 100,305 | 84 | 60,820 | 95 | 68,860 | 0.0 percent |
| 6 | 1,355 | 6 | 4,235 | 6 | 4,680 | 10 | 11,036 | 6 | 3,180 | 11 | 12,116 | 1.0...do. |
| | | | | 4 | 8,502 | 2 | 1,802 | 1 | | 1 | 210 | 1.5...do. |
| | | | | | 1 | 14,500 | | 4 | 2,375 | 2 | 9,112 | 2.0...do. |
| | | | | | | | | | | | | 2.5...do. |
| 10 | 10,001 | 14 | 20,433 | 12 | 12,228 | 20 | 17,000 | 1 | 150 | 13 | 83,561 | 2.5...do. |
| | | 1 | 1,500 | | | | 50,800 | 5 | 40,107 | | | 3.0...do. |
| | | 1 | 1,200 | | | | | 1 | 800 | 1 | 1,100 | 3.3...do. |
| | | 1 | 250 | | | | | | | | | 3.5...do. |
| | | | | | | | | | | | | 3.8...do. |
| 37 | 111,718 | 80 | 139,580 | 62 | 440,055 | 35 | 100,504 | 40 | 111,478 | 70 | 327,706 | 4.0...do. |
| 12 | 22,968 | 8 | 95,333 | 10 | 227,050 | 9 | 102,500 | 5 | 42,100 | 9 | 88,200 | 4.5...do. |
| 1 | 6,000 | | | | | | | | | | | 4.8...do. |
| 537 | 2,283,170 | 650 | 2,430,187 | 782 | 3,703,470 | 755 | 4,310,165 | 717 | 8,610,494 | 1,005 | 6,807,522 | 5.0...do. |
| | | | | 3 | 22,800 | 3 | 15,500 | 2 | 7,500 | | | 5.3...do. |
| | | | | | | | | | | | | |
| 37 | 147,545 | 1 | 9,000 | 52 | 198,800 | 54 | 180,716 | 58 | 207,810 | 42 | 267,945 | 5.4...do. |
| | | | | | | | 650 | 1 | 650 | 67 | 274,820 | 5.5...do. |
| | | | | | | | | | | | | 5.6...do. |
| | | | | | | | | 1 | 0,000 | | | 5.7...do. |
| | | | | | | | | | | | | 5.8...do. |
| 1 | 1,400 | | | | | | | | | | | |
| 26,735 | 33,169,443 | 20,016 | 31,210,500 | 29,938 | 30,088,217 | 33,743 | 42,734,971 | 84,499 | 41,883,380 | 88,163 | 51,273,252 | 6.0...do. |
| 7 | 9,500 | 6 | 11,757 | 6 | 57,000 | 4 | 105,800 | 0 | 82,000 | 1 | 200 | 6.5...do. |
| 117 | 239,772 | 114 | 214,240 | 8 | 8,400 | | | | | 6 | 7,800 | 6.6...do. |
| | | 4 | 2,350 | 7 | 5,500 | 11 | 12,000 | 10 | 14,250 | 12 | 8,950 | 6.7...do. |
| 5,158 | 4,871,332 | 5,731 | 4,513,882 | 5,157 | 3,857,171 | 5,280 | 4,836,313 | 4,817 | 4,220,702 | 5,427 | 4,000,671 | 7.0...do. |
| | | | | | | | | | | | | |
| 2 | 8,250 | | | 8 | 11,001 | 30 | 129,850 | 35 | 62,000 | 2 | 7,550 | 7.3...do. |
| | | | | | | | | | | 70 | 137,300 | 7.5...do. |
| 10,420 | 11,897,100 | 22,404 | 13,066,422 | 23,888 | 13,732,633 | 23,423 | 13,070,320 | 23,504 | 13,975,577 | 26,332 | 16,487,982 | 8.0...do. |
| | | | | | | | | | | 1 | 300 | 8.3...do. |
| | | | | | | | | | | | | |
| | | 5 | 11,770 | 3 | 4,050 | 4 | 4,061 | 1 | 600 | 2 | 7,000 | 8.5...do. |
| 49 | 59,788 | 108 | 141,772 | 101 | 145,120 | 107 | 236,184 | 152 | 164,031 | 100 | 208,018 | 8.8...do. |
| | | | | | | | | | | 3 | 3,500 | 9.0...do. |
| 6,004 | 4,808,651 | 7,254 | 4,730,028 | 7,180 | 4,720,107 | 7,148 | 4,422,707 | 6,885 | 8,817,890 | 8,160 | 5,113,131 | 9.5...do. |
| | | | | | | | | | | | | 10.0...do. |
| 3 | 5,000 | 6 | 4,715 | 10 | 12,554 | 18 | 25,740 | 4 | 4,000 | 2 | 1,500 | 10.5...do. |
| 1,583 | 803,526 | 1,731 | 1,077,884 | 2,050 | 1,206,467 | 1,801 | 903,908 | 1,542 | 810,531 | 1,787 | 927,792 | 11.0...do. |
| 51 | 14,705 | 61 | 19,738 | 38 | 28,110 | 42 | 45,810 | 34 | 12,311 | 38 | 15,675 | 12.0...do. |
| 31 | 87,465 | 42 | 13,200 | 40 | 31,637 | 35 | 21,723 | 27 | 13,940 | 20 | 8,763 | 12.5...do. |
| | | | | | | | | | | | | 13.0...do. |
| 15 | 33,925 | 26 | 38,775 | 20 | 44,200 | 12 | 20,800 | 5 | 5,850 | 2 | 1,350 | 13.5...do. |
| 120 | 176,152 | 117 | 159,752 | 83 | 127,481 | 64 | 118,278 | 41 | 76,504 | 76 | 74,532 | 14.0...do. |
| 14 | 14,850 | 15 | 17,550 | 15 | 20,100 | 12 | 12,150 | 6 | 13,500 | 9 | 20,700 | 14.5...do. |
| 808 | 425,848 | 1,059 | 574,808 | 1,136 | 503,078 | 906 | 474,220 | 707 | 330,160 | 700 | 318,918 | 15.0...do. |
| 8 | 2,544 | 13 | 4,052 | 7 | 2,775 | 6 | 1,085 | 9 | 5,041 | 4 | 2,750 | 16.0...do. |

REAL ESTATE MORTGAGES.

TABLE 65.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING
SOUTH ATLANTIC DIVISION—Continued.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|---------|---------|---------|----------|---------|----------|---------|---------|---------|---------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| 16.0 per cent..... | 1 | \$00 | | | | | | | | |
| 16.7.....do..... | 2 | 1,060 | | | | | | | | |
| 17.0.....do..... | 15 | 4,400 | | | | | | | | |
| 17.5.....do..... | 2 | 5,800 | | | | | | | | |
| 18.0.....do..... | 5,162 | 749,812 | 237 | \$34,471 | 257 | \$50,813 | 274 | 48,157 | 312 | 76,722 |
| 19.0.....do..... | 1 | 402 | | | | | | | | |
| 20.0.....do..... | 523 | 171,366 | 8 | 5,033 | 11 | 2,031 | 21 | 3,355 | 83 | 11,074 |
| 20.5.....do..... | 1 | 250 | | | | | | | | |
| 21.0.....do..... | 3 | 312 | | | | | | | | |
| 22.0.....do..... | 2 | 377 | | | | | | | | |
| 23.0.....do..... | 2 | 400 | | | | | | | | |
| 24.0.....do..... | 1,488 | 502,543 | 32 | 5,150 | 36 | 7,819 | 66 | 16,240 | 75 | 19,351 |
| 25.0.....do..... | 133 | 29,811 | | | 1 | 200 | 5 | 1,708 | 8 | 2,485 |
| 26.0.....do..... | 2 | 140 | | | 1 | 40 | | | | |
| 27.0.....do..... | 1 | 200 | | | | | | | | |
| 28.0.....do..... | 2 | 378 | | | | | | | | |
| 29.3.....do..... | 1 | 1,234 | | | | | | | | |
| 30.0.....do..... | 183 | 62,085 | 5 | 800 | 8 | 4,228 | 6 | 8,150 | 9 | 2,405 |
| 32.0.....do..... | 8 | 225 | | | 1 | 75 | | | | |
| 35.0.....do..... | 1 | 160 | | | | | | | | |
| 36.0.....do..... | 220 | 72,245 | 4 | 800 | 5 | 6,250 | 10 | 2,072 | 15 | 4,581 |
| 37.0.....do..... | 1 | 65 | | | | | | | | |
| 40.0.....do..... | 4 | 480 | | | | | | | | |
| 42.0.....do..... | 10 | 2,993 | 1 | 600 | 2 | 443 | 1 | 400 | | |
| 43.0.....do..... | 1 | 3,000 | | | | | | | | |
| 48.0.....do..... | 88 | 14,482 | 1 | 125 | 2 | 248 | | | 2 | 223 |
| 50.0.....do..... | 3 | 454 | 1 | 28 | | | | | | |
| 54.0.....do..... | 5 | 1,220 | | | | | | | | |
| 60.0.....do..... | 72 | 11,070 | 8 | 1,265 | 5 | 800 | 2 | 100 | 8 | 650 |
| 84.0.....do..... | 1 | 56 | | | | | 1 | 56 | | 904 |
| 72.0.....do..... | 1 | 25 | | | | | | | | |
| 80.0.....do..... | 2 | 410 | | | | | | | | |
| 96.0.....do..... | 3 | 388 | 2 | 388 | 1 | 50 | 1 | 250 | | |
| 97.0.....do..... | 1 | 400 | | | | | | | 1 | 400 |

NORTH CENTRAL DIVISION.

| | | | | | | | | | | |
|-------------------|-----------|---------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| Total..... | 5,003,184 | 4,767,404,337 | 844,094 | 281,001,060 | 301,820 | 343,854,806 | 441,502 | 411,733,100 | 403,552 | 432,245,848 |
| 0.0 per cent..... | 9,050 | 10,374,085 | 701 | 777,501 | 858 | 1,022,081 | 888 | 1,005,005 | 946 | 1,303,831 |
| 0.6.....do..... | 1 | 1,500 | | | | | | | | |
| 1.0.....do..... | 217 | 187,263 | 16 | 21,000 | 42 | 33,204 | 15 | 21,950 | 28 | 15,101 |
| 1.2.....do..... | 1 | 1,500 | | | | | | | | |
| 1.3.....do..... | 1 | 580 | | | | | | | | |
| 1.5.....do..... | 3 | 2,190 | | | | | | | | |
| 1.8.....do..... | 1 | 379 | | | | | | | | |
| 2.0.....do..... | 230 | 237,488 | 14 | 14,098 | 29 | 20,442 | 90 | 20,114 | 11 | 10,833 |
| 2.3.....do..... | 2 | 2,800 | | | 1 | 1,900 | 1 | 400 | | |
| 2.4.....do..... | 2 | 4,183 | | | | | | | | |
| 2.5.....do..... | 82 | 39,747 | 1 | 1,500 | 4 | 0,045 | 2 | 415 | 2 | 1,200 |
| 2.6.....do..... | 1 | 3,800 | | | | | | | | |
| 2.8.....do..... | 2 | 1,885 | | | | | | | | |
| 3.0.....do..... | 1,015 | 3,200,279 | 57 | 90,837 | 91 | 125,802 | 98 | 144,777 | 122 | 178,000 |
| 3.1.....do..... | 1 | 85,000 | | | 1 | 85,000 | | | | |
| 3.2.....do..... | 2 | 8,000 | 1 | 5,000 | | | | | | |
| 3.3.....do..... | 6 | 19,285 | | | | | | | | |
| 3.5.....do..... | 75 | 155,242 | 5 | 8,744 | 15 | 20,775 | 1 | 150 | 1 | 4,500 |
| 3.6.....do..... | 2 | 308 | | | | | | | 7 | 44,072 |
| 3.7.....do..... | 21 | 10,700 | | | | | | | 1 | 125 |
| 3.8.....do..... | 3 | 11,080 | | | | | | | | |
| 3.9.....do..... | 1 | 9,650 | | | | | | | | |
| 4.0.....do..... | 4,427 | 8,689,271 | 202 | 302,853 | 330 | 483,517 | 478 | 790,210 | 501 | 801,852 |
| 4.1.....do..... | 1 | 3,000 | | | | | | | | |
| 4.2.....do..... | 4 | 200,200 | | | | | | | | |
| 4.3.....do..... | 7 | 80,502 | | | 1 | 5,000 | | | 1 | 1,700 |
| 4.5.....do..... | 127 | 968,986 | 4 | 6,630 | 10 | 14,807 | 9 | 27,000 | 16 | 464,245 |
| 4.7.....do..... | 2 | 4,100 | | | | | 1 | 2,300 | | |
| 4.8.....do..... | 2 | 1,600 | | | | | | | | |
| 5.0.....do..... | 35,676 | 83,223,322 | 1,473 | 1,840,485 | 1,844 | 8,705,445 | 2,068 | 7,157,006 | 8,023 | 4,610,843 |
| 5.2.....do..... | 134 | 92,549 | 16 | 13,200 | 9 | 8,400 | 6 | 8,800 | 5 | 7,600 |
| 5.3.....do..... | 14 | 70,681 | 1 | 900 | 1 | 2,736 | 1 | 1,500 | | |
| 5.4.....do..... | 68 | 147,756 | 2 | 2,100 | | | | | | |
| 5.5.....do..... | 1,071 | 5,480,115 | 8 | 23,200 | 86 | 838,180 | 70 | 565,870 | 105 | 2,500 |
| 5.6.....do..... | 1 | 500 | | | | | 1 | 500 | | 420,451 |
| 5.7.....do..... | 6 | 19,000 | | | | | | | | |
| 5.8.....do..... | 17 | 296,148 | | | | | | | | |
| 6.0.....do..... | 835,819 | 1,300,050,172 | 45,428 | 58,520,611 | 64,498 | 95,242,385 | 80,935 | 127,010,932 | 81,214 | 124,861,280 |
| 6.1.....do..... | 2 | 2,600 | | | 1 | 600 | 1 | 2,000 | | |
| 6.2.....do..... | 38 | 28,000 | | | | | | | | |
| 6.3.....do..... | 349 | 569,943 | 12 | 13,000 | 10 | 85,334 | 18 | 88,508 | 10 | 35,020 |
| 6.4.....do..... | 11 | 16,500 | | | 1 | 4,000 | | | | |
| 6.5.....do..... | 13,227 | 27,720,747 | 283 | 684,460 | 802 | 1,740,999 | 1,076 | 2,167,005 | 1,236 | 2,481,904 |
| 6.6.....do..... | 10 | 13,500 | 1 | 300 | | | | | | |
| 6.7.....do..... | 41 | 137,539 | 1 | 15,000 | 3 | 12,000 | 5 | 13,000 | 7 | 24,000 |

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS--Continued.

SOUTH ATLANTIC DIVISION--Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------|---------|---------|---------|---------|---------|----------|---------|---------|---------|---------|-----------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 2 | \$900 | 4 | \$1,025 | 2 | \$900 | | | 3 | \$900 | 1 | \$90 | 10.0 per cent. |
| 843 | 78,244 | 863 | 88,108 | 410 | 130,029 | 300 | \$87,656 | 293 | 82,014 | 313 | 73,138 | 16.7...do. |
| 55 | 20,097 | 102 | 31,210 | 124 | 36,021 | 62 | 20,300 | 58 | 14,071 | 60 | 17,275 | 17.0...do. |
| | | | | 1 | 250 | 2 | 202 | 1 | 110 | | | 17.5...do. |
| | | | | | 250 | | | 1 | 127 | | | 18.0...do. |
| 122 | 44,775 | 1 | 200 | 340 | 110,812 | 210 | 200 | 169 | 86,817 | 180 | 100,340 | 19.0...do. |
| 16 | 6,176 | 257 | 102,583 | 30 | 7,456 | 18 | 89,615 | 15 | 2,823 | 16 | 1,082 | 20.0...do. |
| | | 24 | 3,542 | | | | 4,882 | | | | | 20.5...do. |
| | | 1 | 100 | | | | | | | | | 21.0...do. |
| | | 1 | 200 | | | | | | | | | 22.0...do. |
| 1 | 150 | | | | | | | | | | | 23.0...do. |
| 30 | 7,980 | 51 | 14,726 | 34 | 10,160 | 20 | 2,794 | 7 | 12,647 | 13 | 3,075 | 24.0...do. |
| | | | | 1 | 75 | | | 1 | 75 | | | 25.0...do. |
| | | | | 1 | 160 | | | | | | | 26.0...do. |
| 22 | 3,943 | 83 | 11,099 | 57 | 17,023 | 82 | 7,477 | 28 | 11,404 | 22 | 5,810 | 27.0...do. |
| 1 | 75 | 1 | 65 | | | | | | | | | 28.0...do. |
| 1 | 900 | 1 | 100 | 3 | 500 | 1 | 150 | | | | | 29.0...do. |
| 1 | 3,000 | | | | | | | | | | | 30.0...do. |
| 5 | 517 | 14 | 4,003 | 7 | 1,342 | 5 | 6,174 | 2 | 1,850 | | | 31.0...do. |
| | | 1 | 125 | 1 | 301 | | | | | | | 32.0...do. |
| | | 1 | 300 | 2 | 210 | 1 | 60 | | | | | 33.0...do. |
| 11 | 2,745 | 8 | 1,065 | 20 | 3,080 | 4 | 400 | 5 | 605 | 0 | 790 | 34.0...do. |
| | | | | | | 1 | 160 | | | | | 35.0...do. |
| | | | | | | | | | | | | 36.0...do. |
| | | | | | | | | | | | | 37.0...do. |
| | | | | | | | | | | | | 38.0...do. |
| | | | | | | | | | | | | 39.0...do. |
| | | | | | | | | | | | | 40.0...do. |
| | | | | | | | | | | | | 41.0...do. |
| | | | | | | | | | | | | 42.0...do. |
| | | | | | | | | | | | | 43.0...do. |
| | | | | | | | | | | | | 44.0...do. |
| | | | | | | | | | | | | 45.0...do. |
| | | | | | | | | | | | | 46.0...do. |
| | | | | | | | | | | | | 47.0...do. |
| | | | | | | | | | | | | 48.0...do. |
| | | | | | | | | | | | | 49.0...do. |
| | | | | | | | | | | | | 50.0...do. |
| | | | | | | | | | | | | 51.0...do. |
| | | | | | | | | | | | | 52.0...do. |
| | | | | | | | | | | | | 53.0...do. |
| | | | | | | | | | | | | 54.0...do. |
| | | | | | | | | | | | | 55.0...do. |
| | | | | | | | | | | | | 56.0...do. |
| | | | | | | | | | | | | 57.0...do. |

NORTH CENTRAL DIVISION.

| 475,495 | 430,013,270 | 517,388 | 458,507,089 | 572,207 | 545,514,481 | 632,181 | 655,440,114 | 669,116 | 566,301,074 | 605,820 | 637,053,034 | ...Total. |
|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------------|
| 1,030 | 1,078,750 | 1,040 | 907,802 | 1,025 | 905,107 | 1,080 | 1,141,627 | 1,022 | 1,103,138 | 1,000 | 1,037,557 | 0.0 per cent. |
| 10 | 15,480 | 10 | 11,087 | 20 | 10,003 | 24 | 17,215 | 21 | 21,052 | 1 | 1,600 | 0.0...do. |
| | | | | | | | | 1 | 1,500 | 22 | 18,716 | 1.0...do. |
| | | | | | | | | | | | 1.2...do. | |
| 1 | 750 | 1 | 379 | | | 1 | 484 | | | 1 | 965 | 1.3...do. |
| 22 | 23,400 | 23 | 20,776 | 21 | 24,007 | 31 | 38,123 | 30 | 21,832 | 20 | 15,067 | 1.5...do. |
| 1 | 2,500 | | | 1 | 1,689 | | | | | | | 1.8...do. |
| 2 | 550 | 4 | 8,011 | 4 | 8,500 | 7 | 9,170 | 2 | 5,000 | 4 | 4,256 | 2.0...do. |
| 88 | 210,845 | 116 | 313,973 | 99 | 147,903 | 182 | 1,085,428 | 104 | 188,098 | 108 | 150,807 | 2.3...do. |
| | | | | | | | | | | | | 2.4...do. |
| | | | | | | | | | | | | 2.5...do. |
| | | | | | | | | | | | | 2.8...do. |
| | | | | | | | | | | | | 3.0...do. |
| | | | | | | | | | | | | 3.1...do. |
| | | | | | | | | | | | | 3.2...do. |
| | | | | | | | | | | | | 3.3...do. |
| 2 | 6,700 | 2 | 3,875 | 6 | 13,628 | 8 | 7,933 | 2 | 10,700 | 0 | 12,340 | 3.5...do. |
| | | 0 | 11,054 | | | | | 4 | 6,200 | | | 3.6...do. |
| | | 1 | 183 | 17 | 14,400 | 4 | 2,300 | | | | | 3.8...do. |
| | | | | | | | | | | | | 3.9...do. |
| | | | | | | | | | | | | 4.0...do. |
| 602 | 861,518 | 603 | 1,430,502 | 458 | 855,402 | 483 | 1,432,214 | 452 | 718,158 | 612 | 940,985 | 4.1...do. |
| 1 | 3,000 | 1 | 4,000 | | | 1 | 1,000 | | | | | 4.2...do. |
| 1 | 1,200 | | | | | | | | | | | 4.3...do. |
| 0 | 0,750 | 10 | 20,696 | 12 | 22,957 | 24 | 115,404 | 10 | 69,705 | 20 | 232,012 | 4.5...do. |
| | | | | | | | | 1 | 1,890 | | | 4.7...do. |
| | | | | | | | | | | | | 4.8...do. |
| 2,000 | 6,417,884 | 4,110 | 6,812,575 | 4,457 | 10,825,089 | 5,454 | 11,367,190 | 4,074 | 12,282,075 | 4,995 | 18,107,730 | 5.0...do. |
| 1 | 200 | 17 | 8,000 | 21 | 12,016 | 17 | 11,000 | 30 | 16,233 | 12 | 5,200 | 5.2...do. |
| | | 1 | 700 | 1 | 2,000 | 1 | 900 | 6 | 21,025 | 2 | 50,500 | 5.3...do. |
| | | 3 | 1,200 | 1 | 500 | | | 14 | 81,072 | 40 | 110,384 | 5.4...do. |
| 00 | 270,607 | 90 | 240,404 | 115 | 653,437 | 116 | 502,089 | 124 | 944,000 | 308 | 1,500,897 | 5.5...do. |
| | | | | | | | | | | | | 5.6...do. |
| | | | | | | | | | | | | 5.7...do. |
| 2 | 5,400 | 1 | 4,000 | | | 1 | 1,000 | 2 | 8,000 | 2 | 2,100 | 5.8...do. |
| 2 | 71,800 | 2 | 200,000 | 1 | 1,500 | 2 | 8,500 | 5 | 11,698 | | | 6.0...do. |
| 75,089 | 113,330,991 | 74,243 | 109,807,072 | 83,450 | 135,045,186 | 100,187 | 165,275,462 | 90,755 | 163,046,461 | 120,920 | 230,300,882 | 6.1...do. |
| | | | | | | | | | | | | 6.2...do. |
| 10 | 13,700 | 1 | 500 | | | 3 | 1,500 | 2 | 1,100 | 3 | 4,900 | 6.3...do. |
| | | | | | | | | | | | | 6.4...do. |
| 22 | 30,300 | 34 | 52,440 | 53 | 65,358 | 48 | 87,300 | 46 | 72,085 | 81 | 188,042 | 6.5...do. |
| 2 | 1,150 | 3 | 5,300 | 4 | 5,800 | | | | | 1 | 250 | 6.6...do. |
| 1,161 | 2,487,583 | 965 | 2,115,684 | 1,439 | 3,007,593 | 1,856 | 3,886,740 | 2,006 | 4,893,098 | 2,418 | 5,075,406 | 6.7...do. |
| 3 | 7,280 | 8 | 13,800 | 2 | 1,800 | 5 | 7,800 | 6 | 9,700 | 6 | 32,750 | 6.8...do. |

TABLE 65.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING
NORTH CENTRAL DIVISION—Continued.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|-----------|---------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| 6.8 per cent..... | 79 | \$237,916 | 5 | \$10,700 | 8 | \$20,345 | 12 | \$30,915 | 0 | \$26,050 |
| 7.0....do..... | 910,409 | 1,020,308,405 | 50,150 | 55,430,071 | 70,860 | 78,408,785 | 94,478 | 99,184,965 | 93,574 | 101,141,073 |
| 7.1....do..... | 6 | 7,973 | ..... | ..... | 1 | 978 | 2 | 1,150 | 1 | 1,849 |
| 7.2....do..... | 900 | 697,886 | 54 | 42,600 | 60 | 40,250 | 61 | 43,700 | 03 | 50,450 |
| 7.3....do..... | 308 | 356,333 | 7 | 23,963 | 5 | 7,900 | 10 | 12,820 | 19 | 28,350 |
| 7.4....do..... | 8 | 14,221 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 7.5....do..... | 18,800 | 22,045,046 | 588 | 980,907 | 865 | 1,059,430 | 1,030 | 1,140,204 | 1,300 | 1,075,528 |
| 7.6....do..... | 3 | 4,700 | ..... | ..... | 1 | 600 | 1 | 220 | ..... | ..... |
| 7.7....do..... | 4 | 3,220 | ..... | ..... | 2 | 15,200 | 37 | 41,465 | 117 | 65,364 |
| 7.8....do..... | 2,055 | 1,066,484 | 2 | 11,200 | ..... | ..... | ..... | ..... | ..... | ..... |
| 8.0....do..... | 1,722,682 | 1,443,103,311 | 120,006 | 106,390,105 | 130,272 | 104,458,775 | 145,134 | 111,378,002 | 154,172 | 122,804,321 |
| 8.1....do..... | 8 | 0,250 | ..... | ..... | 1 | 300 | 8 | 10,200 | ..... | ..... |
| 8.2....do..... | 446 | 365,038 | ..... | ..... | 12 | 12,935 | 13 | 12,466 | 10 | 43,043 |
| 8.8....do..... | 549 | 445,755 | 9 | 12,711 | ..... | ..... | ..... | ..... | ..... | 10,201 |
| 8.4....do..... | 108 | 60,402 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 8.5....do..... | 11,528 | 10,440,496 | 217 | 186,200 | 244 | 203,075 | 432 | 352,173 | 606 | 500,501 |
| 8.6....do..... | 188 | 77,734 | ..... | ..... | ..... | ..... | ..... | ..... | 2 | 5,300 |
| 8.7....do..... | 236 | 122,050 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 300 |
| 8.8....do..... | 92 | 88,031 | 3 | 4,413 | 4 | 5,025 | 5 | 5,278 | 6 | 3,000 |
| 8.9....do..... | 2 | 600 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 9.0....do..... | 218,988 | 182,167,669 | 9,057 | 6,387,220 | 13,524 | 8,905,221 | 15,034 | 10,278,260 | 15,614 | 11,000,480 |
| 9.1....do..... | 3 | 18,800 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 400 |
| 9.2....do..... | 122 | 81,510 | 1 | 450 | ..... | ..... | 6 | 4,480 | 10 | 5,550 |
| 9.3....do..... | 118 | 73,630 | 1 | 1,400 | 3 | 1,050 | 7 | 4,275 | ..... | ..... |
| 9.4....do..... | 3 | 8,525 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 9.5....do..... | 1,621 | 1,252,802 | 213 | 149,658 | 243 | 137,432 | 133 | 87,786 | 115 | 79,557 |
| 9.6....do..... | 5 | 2,100 | ..... | ..... | ..... | ..... | 2 | 1,000 | ..... | ..... |
| 9.7....do..... | 3 | 3,600 | 1 | 900 | ..... | ..... | ..... | ..... | 2 | 1,500 |
| 9.8....do..... | 66 | 40,350 | ..... | ..... | ..... | ..... | 1 | 300 | 2 | 700 |
| 10.0....do..... | 1,087,890 | 575,977,407 | 97,070 | 47,724,062 | 91,126 | 44,230,200 | 92,228 | 47,100,740 | 101,303 | 53,859,731 |
| 10.1....do..... | 1 | 5,000 | ..... | ..... | ..... | ..... | 16 | 17,223 | 15 | 10,176 |
| 10.2....do..... | 1 | 100 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 10.3....do..... | 78 | 42,425 | ..... | ..... | ..... | ..... | ..... | ..... | 2 | 750 |
| 10.4....do..... | 10 | 5,700 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 10.5....do..... | 759 | 403,882 | 50 | 24,928 | 18 | 8,734 | 16 | 17,223 | 15 | 10,176 |
| 10.6....do..... | 2 | 450 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 250 |
| 10.8....do..... | 3 | 5,800 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 11.0....do..... | 5,829 | 4,441,731 | 200 | 107,512 | 180 | 125,440 | 178 | 139,126 | 801 | 217,028 |
| 11.2....do..... | 84 | 34,100 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 11.3....do..... | 18 | 6,200 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 11.4....do..... | 71 | 29,250 | ..... | ..... | 1 | 350 | ..... | ..... | 1 | 600 |
| 11.5....do..... | 41 | 15,881 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 11.8....do..... | 7 | 2,000 | ..... | ..... | ..... | ..... | ..... | ..... | 5 | 1,800 |
| 12.0....do..... | 104,409 | 47,704,075 | 8,420 | 3,150,661 | 6,088 | 2,633,878 | 6,141 | 2,723,307 | 8,393 | 8,805,008 |
| 12.3....do..... | 8 | 5,725 | ..... | ..... | ..... | ..... | ..... | ..... | 2 | 000 |
| 12.5....do..... | 49 | 28,404 | 2 | 295 | 2 | 400 | 1 | 200 | 8 | 5,028 |
| 12.8....do..... | 2 | 1,900 | 1 | 1,400 | 5 | 1,330 | 2 | 800 | 1 | 500 |
| 13.0....do..... | 839 | 260,405 | 4 | 2,380 | ..... | ..... | ..... | ..... | 07 | 31,000 |
| 13.3....do..... | 1 | 600 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 13.5....do..... | 81 | 14,355 | ..... | ..... | ..... | ..... | ..... | ..... | 10 | 2,800 |
| 14.0....do..... | 137 | 94,202 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 100 |
| 14.2....do..... | 1 | 000 | ..... | ..... | ..... | ..... | ..... | ..... | 14 | 8,050 |
| 14.5....do..... | 2 | 1,000 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 000 |
| 14.8....do..... | 99 | 41,100 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 15.0....do..... | 178 | 118,577 | 10 | 2,073 | 12 | 8,500 | 12 | 8,270 | 9 | 3,000 |
| 15.3....do..... | 1 | 600 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 600 |
| 15.4....do..... | 6 | 2,000 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 600 |
| 16.0....do..... | 79 | 42,082 | 4 | 2,242 | 5 | 8,795 | 8 | 6,976 | 21 | 9,000 |
| 16.7....do..... | 1 | 200 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 17.0....do..... | 5 | 3,400 | 1 | 630 | ..... | ..... | ..... | ..... | ..... | ..... |
| 17.4....do..... | 1 | 200 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 200 |
| 17.5....do..... | 1 | 200 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 18.0....do..... | 680 | 333,178 | 6 | 1,700 | 5 | 1,800 | 20 | 14,883 | 1 | 51,104 |
| 19.0....do..... | 4 | 1,800 | 1 | 400 | ..... | ..... | ..... | ..... | 2 | 650 |
| 20.0....do..... | 34 | 13,502 | 1 | 75 | 2 | 780 | 3 | 1,600 | 2 | 610 |
| 20.9....do..... | 1 | 585 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 21.0....do..... | 7 | 8,175 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 21.3....do..... | 2 | 540 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 22.0....do..... | 1 | 405 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 22.2....do..... | 1 | 450 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 22.3....do..... | 1 | 315 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 22.4....do..... | 1 | 270 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 22.5....do..... | 9 | 9,135 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 24.0....do..... | 790 | 555,902 | 12 | 17,535 | 22 | 7,072 | 66 | 27,510 | 00 | 141,871 |
| 25.0....do..... | 5 | 1,600 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 600 |
| 27.0....do..... | 1 | 2,675 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 600 |
| 30.0....do..... | 75 | 25,146 | 1 | 3,000 | 9 | 6,113 | 15 | 7,170 | 8 | 4,204 |
| 31.0....do..... | 1 | 231 | ..... | ..... | ..... | ..... | 1 | 231 | ..... | ..... |
| 32.0....do..... | 1 | 000 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 36.0....do..... | 239 | 67,581 | 8 | 1,333 | 27 | 15,082 | 66 | 14,003 | 59 | 17,060 |
| 40.0....do..... | 2 | 639 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 600 |
| 41.8....do..... | 1 | 1,570 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 400 |
| 42.0....do..... | 1 | 600 | ..... | ..... | ..... | ..... | ..... | ..... | 1 | 500 |
| 48.0....do..... | 11 | 3,065 | 1 | 325 | 3 | 1,025 | 2 | 300 | 1 | 600 |
| 50.0....do..... | 4 | 3,210 | ..... | ..... | ..... | ..... | 1 | 510 | 1 | 400 |

INTEREST ON MORTGAGE DEBT.

183

SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH CENTRAL DIVISION—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|-----------------------|
| Number. | Amount. | |
| 7 | \$12,815 | 6 | \$23,800 | 6 | \$23,700 | 7 | \$10,150 | 6 | \$12,210 | 13 | \$30,701 | 6.8 per cent. |
| 87,788 | 97,714,570 | 90,033 | 99,393,641 | 98,004 | 100,828,984 | 111,077 | 127,250,000 | 107,208 | 121,237,074 | 115,031 | 130,621,382 | 7.0...do. |
| 83 | 66,750 | 85 | 67,250 | 87 | 68,125 | 111 | 84,306 | 142 | 2,800 | 1 | 1,200 | 7.1...do. |
| 17 | 20,415 | 21 | 20,927 | 39 | 43,775 | 27 | 50,100 | 65 | 110,389 | 163 | 124,048 | 7.2...do. |
| 2 | 5,300 | 1,601 | 1,932,805 | 2,047 | 2,341,750 | 2,490 | 1,521 | 2 | 7,400 | 98 | 78,973 | 7.3...do. |
| 1 | 400 | 1 | 2,500 | 1 | 2,700,542 | 1 | 2,001,730 | 2,908 | 3,584,701 | 3,674 | 4,637,041 | 7.4...do. |
| 227 | 171,402 | 320 | 194,422 | 452 | 1,800 | 528 | 600 | 615 | 303,008 | 655 | 420,180 | 7.5...do. |
| 160,340 | 120,044,077 | 170,015 | 137,966,303 | 195,049 | 160,115,311 | 230,028 | 228,081,035 | 192,030 | 100,703,315 | 200,301 | 171,067,007 | 8.0...do. |
| 1 | 1,300 | 1 | 300 | 1 | 300 | 1 | 800 | 1 | 400 | 3 | 3,150 | 8.1...do. |
| 57 | 40,020 | 83 | 29,000 | 91 | 70,325 | 60 | 50,400 | 80 | 60,100 | 56 | 43,050 | 8.2...do. |
| 25 | 21,050 | 18 | 13,273 | 48 | 48,708 | 67 | 65,805 | 121 | 65,700 | 220 | 151,746 | 8.3...do. |
| 1 | 2,000 | 2 | 1,010 | 3 | 2,300 | 10 | 10,700 | 86 | 44,302 | 86 | 8.4...do. | |
| 876 | 708,471 | 1,073 | 1,073,871 | 2,057 | 2,016,500 | 1,068 | 1,932,033 | 1,804 | 1,708,085 | 2,101 | 1,748,032 | 8.5...do. |
| 1 | 550 | 6 | 2,050 | 6 | 1,038 | 108 | 58,084 | 22 | 11,900 | 4 | 2,050 | 8.6...do. |
| 2 | 1,700 | 16 | 7,600 | 26 | 10,400 | 32 | 11,800 | 71 | 89,250 | 80 | 51,000 | 8.7...do. |
| 11 | 12,700 | 7 | 15,700 | 13 | 11,825 | 0 | 6,300 | 9 | 7,100 | 25 | 15,700 | 8.8...do. |
| 1 | 700 | 1 | 700 | | | | | | | 1 | 100 | 8.9...do. |
| 10,158 | 15,001,413 | 29,354 | 25,210,162 | 30,440 | 35,084,544 | 31,485 | 28,853,030 | 25,028 | 22,058,061 | 20,004 | 17,738,873 | 9.0...do. |
| 1 | 17,000 | 1 | 590 | | | | | | | 33 | 21,280 | 9.1...do. |
| 22 | 12,200 | 24 | 18,550 | 12 | 7,700 | 0 | 6,400 | 5 | 4,000 | 50 | 33,780 | 9.2...do. |
| 3 | 1,700 | 3 | 3,150 | 24 | 12,875 | 14 | 10,800 | 4 | 4,050 | 1 | 800 | 9.3...do. |
| 137 | 99,513 | 170 | 160,402 | 101 | 177,784 | 101 | 163,373 | 136 | 110,525 | 110 | 80,832 | 9.5...do. |
| | | | | 1 | 200 | 1 | 1,200 | | | 2 | 900 | 9.6...do. |
| | | | | | | | | | | | | 9.7...do. |
| 111,481 | 50,339,222 | 131,803 | 63,681,266 | 125,034 | 60,336,214 | 126,070 | 71,100,428 | 115,041 | 61,800,404 | 105,130 | 57,733,414 | 10.0...do. |
| * | | | | | | | | 1 | 5,000 | | | 10.1...do. |
| 6 | 1,200 | 2 | 4,650 | 24 | 13,700 | 42 | 21,100 | 3 | 1,125 | | | 10.2...do. |
| | | 4 | 2,100 | 5 | 3,200 | 1 | 400 | | | | | 10.3...do. |
| 32 | 27,203 | 70 | 45,614 | 185 | 71,084 | 193 | 101,148 | 118 | 60,587 | 47 | 28,157 | 10.4...do. |
| 1 | 200 | | | | | | | | | | | 10.5...do. |
| 637 | 339,033 | 526 | 403,527 | 698 | 652,424 | 1,033 | 818,921 | 1,275 | 804,580 | 702 | 682,328 | 10.6...do. |
| 57 | 25,200 | 27 | 8,000 | | | | | | | | | 10.7...do. |
| 1 | 1,000 | | | 11 | 3,700 | 4 | 1,500 | | | | | 11.3...do. |
| 5 | 2,800 | 45 | 19,100 | 24 | 9,200 | 6 | 2,100 | 2 | 325 | 2 | 886 | 11.4...do. |
| | | 3 | 1,450 | 23 | 8,100 | | | | | | | 11.5...do. |
| 11,183 | 5,281,575 | 13,404 | 6,143,210 | 15,045 | 6,710,098 | 15,454 | 7,340,007 | 13,377 | 6,077,108 | 6,244 | 3,920,469 | 11.6...do. |
| 7 | 2,308 | 0 | 4,541 | 17 | 13,450 | | | 2 | 611 | 1 | 975 | 11.7...do. |
| 8 | 5,200 | 12 | 8,080 | 80 | 72,128 | 125 | 90,571 | 90 | 44,740 | 6 | 8,000 | 11.8...do. |
| 14 | 5,000 | 2 | 800 | 5 | 5,155 | | | | | 1 | 600 | 11.9...do. |
| 17 | 9,045 | 18 | 6,150 | 55 | 50,731 | 6 | 2,700 | 10 | 4,010 | 22 | 12,286 | 12.0...do. |
| 2 | 1,000 | 14 | 6,100 | 18 | 9,000 | 28 | 13,200 | 20 | 6,300 | 18 | 5,500 | 12.1...do. |
| 26 | 20,790 | 25 | 14,722 | 33 | 20,423 | 21 | 12,102 | 18 | 7,223 | 13 | 7,450 | 12.2...do. |
| 6 | 2,000 | | | | | | | | | | | 12.3...do. |
| 8 | 4,850 | 2 | 100 | 5 | 4,075 | 5 | 2,910 | 8 | 600 | 14 | 8,811 | 12.4...do. |
| | | | | 1 | 200 | | | | | | | 12.5...do. |
| | | | | 2 | 2,200 | 2 | 754 | | | | | 12.6...do. |
| 1 | 200 | | | | | | | | | | | 12.7...do. |
| 50 | 44,891 | 80 | 51,202 | 120 | 60,114 | 145 | 66,081 | 174 | 53,101 | 63 | 18,023 | 12.8...do. |
| 1 | 810 | | | | | | | | | | | 12.9...do. |
| 13 | 4,472 | 5 | 3,120 | 4 | 768 | | | 3 | 1,851 | 1 | 200 | 13.0...do. |
| 1 | 275 | 3 | 2,100 | | | 1 | 585 | | | 2 | 450 | 13.1...do. |
| | | | | | | 1 | 350 | | | 2 | 540 | 13.2...do. |
| | | | | | | | | | | 1 | 405 | 13.3...do. |
| | | | | | | | | | | 1 | 450 | 13.4...do. |
| | | | | | | | | | | 1 | 500 | 13.5...do. |
| | | | | | | | | | | 1 | 550 | 13.6...do. |
| | | | | | | | | | | 1 | 600 | 13.7...do. |
| | | | | | | | | | | 1 | 650 | 13.8...do. |
| | | | | | | | | | | 1 | 700 | 13.9...do. |
| | | | | | | | | | | 1 | 750 | 13.10...do. |
| | | | | | | | | | | 1 | 800 | 13.11...do. |
| | | | | | | | | | | 1 | 850 | 13.12...do. |
| | | | | | | | | | | 1 | 900 | 13.13...do. |
| | | | | | | | | | | 1 | 950 | 13.14...do. |
| | | | | | | | | | | 1 | 1,000 | 13.15...do. |
| | | | | | | | | | | 1 | 1,050 | 13.16...do. |
| | | | | | | | | | | 1 | 1,100 | 13.17...do. |
| | | | | | | | | | | 1 | 1,150 | 13.18...do. |
| | | | | | | | | | | 1 | 1,200 | 13.19...do. |
| | | | | | | | | | | 1 | 1,250 | 13.20...do. |
| | | | | | | | | | | 1 | 1,300 | 13.21...do. |
| | | | | | | | | | | 1 | 1,350 | 13.22...do. |
| | | | | | | | | | | 1 | 1,400 | 13.23...do. |
| | | | | | | | | | | 1 | 1,450 | 13.24...do. |
| | | | | | | | | | | 1 | 1,500 | 13.25...do. |
| | | | | | | | | | | 1 | 1,550 | 13.26...do. |
| | | | | | | | | | | 1 | 1,600 | 13.27...do. |
| | | | | | | | | | | 1 | 1,650 | 13.28...do. |
| | | | | | | | | | | 1 | 1,700 | 13.29...do. |
| | | | | | | | | | | 1 | 1,750 | 13.30...do. |
| | | | | | | | | | | 1 | 1,800 | 13.31...do. |
| | | | | | | | | | | 1 | 1,850 | 13.32...do. |
| | | | | | | | | | | 1 | 1,900 | 13.33...do. |
| | | | | | | | | | | 1 | 1,950 | 13.34...do. |
| | | | | | | | | | | 1 | 2,000 | 13.35...do. |
| | | | | | | | | | | 1 | 2,050 | 13.36...do. |
| | | | | | | | | | | 1 | 2,100 | 13.37...do. |
| | | | | | | | | | | 1 | 2,150 | 13.38...do. |
| | | | | | | | | | | 1 | 2,200 | 13.39...do. |
| | | | | | | | | | | 1 | 2,250 | 13.40...do. |
| | | | | | | | | | | 1 | 2,300 | 13.41...do. |
| | | | | | | | | | | 1 | 2,350 | 13.42...do. |
| | | | | | | | | | | 1 | 2,400 | 13.43...do. |
| | | | | | | | | | | 1 | 2,450 | 13.44...do. |
| | | | | | | | | | | 1 | 2,500 | 13.45...do. |
| | | | | | | | | | | 1 | 2,550 | 13.46...do. |
| | | | | | | | | | | 1 | 2,600 | 13.47...do. |
| | | | | | | | | | | 1 | 2,650 | 13.48...do. |
| | | | | | | | | | | 1 | 2,700 | 13.49...do. |
| | | | | | | | | | | 1 | 2,750 | 13.50...do. |
| | | | | | | | | | | 1 | 2,800 | 13.51...do. |
| | | | | | | | | | | 1 | 2,850 | 13.52...do. |
| | | | | | | | | | | 1 | 2,900 | 13.53...do. |
| | | | | | | | | | | 1 | 2,950 | 13.54...do. |
| | | | | | | | | | | 1 | 3,000 | 13.55...do. |
| | | | | | | | | | | 1 | 3,050 | 13.56...do. |
| | | | | | | | | | | 1 | 3,100 | 13.57...do. |
| | | | | | | | | | | 1 | 3,150 | 13.58...do. |
| | | | | | | | | | | 1 | 3,200 | 13.59...do. |
| | | | | | | | | | | 1 | 3,250 | 13.60...do. |
| | | | | | | | | | | 1 | 3,300 | 13.61...do. |
| | | | | | | | | | | 1 | 3,350 | 13.62...do. |
| | | | | | | | | | | 1 | 3,400 | 13.63...do. |
| | | | | | | | | | | 1 | 3,450 | 13.64...do. |
| | | | | | | | | | | 1 | 3,500 | 13.65...do. |
| | | | | | | | | | | 1 | 3,550 | 13.66...do. |
| | | | | | | | | | | 1 | 3,600 | 13.67...do. |
| | | | | | | | | | | 1</td | | |

TABLE 65.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING
NO. 66 IN THE CENTRAL DIVISION—Continued.

SOUTH CENTRAL DIVISION

INTEREST ON MORTGAGE DEBT.

185

SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH CENTRAL DIVISION—Continued.

SOUTH CENTRAL DIVISION.

| 78,161 | 82,432,603 | 81,505 | 70,536,477 | 90,101 | 91,053,512 | 105,250 | \$125,384,740 | 103,150 | 111,798,103 | 120,465 | 136,687,000 | ...Total. |
|---------------|---------------------------|---------------|-----------------------------|---------------|---------------------------|------------|---------------------|--------------|----------------------|--------------|------------------------------|---|
| 66 2 | 70,054 268 | 59 8 | 87,784 6,473 | 66 8 | 68,010 630 | 69 2 | 63,890 000 | 77 4 | 58,021 023 | 126 3 | 100,808 1,775 | 0.0 percent |
| 2 | 6,062 | | | 8 | 1,550 | 2 | 1,005 | 4 | 1,950 | 4 | 2,950 | 1.0...do. |
| 13 | 22,150 | 15 | 21,126 | 8 | 7,455 | 14 | 20,388 | 2 | 850 | 8 | 9,001 | 1.3...do. |
| 25 1 | 45,427 0,000 | 23 1 | 200,085 700 | 15 | 48,414 | 20 1 | 85,458 0,000 | 1 33 | 4,000 206,668 | 1 41 | 4,000 65,010 | 1.5...do. 4.0...do. 4.5...do. |
| 809 | 768,453 | 613 | 730,115 | 100 | 247,731 | 443 | 674,612 125,000 | 1,762 | 1,740,881 | 2,281 | 3,605,454 | 2.5...do. 3.0...do. 3.5...do. 4.0...do. 4.5...do. |
| 23,210 | 24,722,110 | 24,283 | 24,044,855 8,104 | 26,180 1 | 26,502,470 1,200 | 83,900 | 51,119,716 | 81,045 | 38,424,356 | 87,532 | 47,849,380 | 5.0...do. 5.3...do. 5.5...do. 6.0...do. 6.3...do. |
| 1 1 582 | 200 1,700 2,045,685 | 2 1 700 | 5,100 1,500 2,288,000 | 2 1 654 | 4,400 140 1,036,610 | 8 1,148 | 6,250 2,310,023 | 5 1,486 | 44,400 3,886,240 | 9 1,700 | 80,030 4,182,818 1,700 | 6.5...do. 6.7...do. 7.0...do. 7.1...do. 7.3...do. |
| 2 | 6,200 | 8 | 17,980 | 2 | 4,700 | 6 | 48,410 | 14 | 43,903 | 19 | 57,890 | 7.5...do. 7.8...do. |
| 16,080 | 22,635,688 | 17,816 | 19,810,517 | 20,161 | 20,000,247 | 22,068 | 20,424,251 | 21,728 | 26,344,883 | 24,905 | 31,714,189 | 8.0...do. |
| 24 | 60,700 | 20 | 40,205 | 1 | 300 | 12 | 9,952 | 15 | 17,602 | 3 | 3,110 | 8.3...do. |
| 1 928 | 2,170 907,952 | 2 410 | 12,500 690,586 | 5 384 | 5,050 1,000,840 | 50 387 | 35,208 1,082,221 | 77 740 | 69,250 2,410,196 | 71 1,258 | 127,560 3,257,440 | 8.4...do. 9.0...do. 9.1...do. |
| 28,310 | 21,853,828 | 28,054 | 23,375,504 | 32,142 | 25,231,501 | 30,435 | 80,809,807 | 13 35,584 | 32,125 30,143,270 | 13 42,220 | 13,575 37,272,910 | 9.5...do. 10.0...do. |
| 30 815 | 172,057 581,258 | 37 800 | 160,762 385,827 | 53 389 | 165,219 480,730 | 45 424 | 182,624 430,708 | 38 338 | 118,741 253,310 | 28 317 | 104,540 215,925 | 10.5...do. 11.0...do. 11.5...do. |
| 6,137 1 | 7,001,421 400 | 6,201 1 | 6,564,613 900 | 7,120 | 7,104,867 | 7,605 | 7,871,905 | 6,873 | 6,071,078 | 7,114 | 6,906,032 | 12.0...do. 12.3...do. |
| 910 01 | 470,063 28,131 | 1,180 81 | 642,024 37,411 | 1,070 91 | 513,185 47,940 | 939 86 | 577,613 32,497 | 604 83 | 390,240 25,133 | 811 97 | 407,988 33,095 | 12.5...do. 13.0...do. |
| 6 309 | 4,100 155,198 | 24 412 | 0,768 142,412 | 15 393 | 8,000 117,395 | 21 477 | 16,085 106,133 | 3 477 | 1,900 154,713 | 3 506 | 2,125 170,821 | 13.5...do. 14.0...do. 15.0...do. |
| 18 70 | 17,164 38,901 | 46 82 | 20,144 50,722 | 54 134 | 32,405 70,440 | 54 108 | 17,077 72,373 | 36 170 | 11,548 90,880 | 57 106 | 10,888 97,020 | 15.7...do. 16.0...do. 16.7...do. |
| 21 | 8,105 | 28 | 7,292 | 36 | 9,425 | 30 | 11,714 | 31 | 12,055 | 40 | 15,590 | 17.5...do. 18.0...do. |
| 486 | 98,801 | 691 | 139,650 | 710 | 145,858 | 705 | 150,764 | 1 828 | 179,930 000 | 862 | 174,910 | 19.0...do. 20.0...do. |
| 136 8 | 83,259 1,352 | 144 5 | 84,662 104 | 154 9 | 91,402 1,035 | 127 | 70,226 | 1 52 | 47,304 0 | 65 276 | 32,606 1,050 | 22.0...do. 24.0...do. 25.0...do. |
| 1 2 50 | 125 580 20,942 | | | 1 | 130 | 1 | 75 | | | 1 51 | 271 1,050 | 28.0...do. 30.0...do. 36.0...do. 40.0...do. |
| | | | | | | | | 1 2 | 300 950 | | | 45.0...do. 50.0...do. 60.0...do. 70.0...do. |

REAL ESTATE MORTGAGES.

TABLE 65.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING
WESTERN DIVISION.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|---------|-----------------|---------|--------------|---------|--------------|---------|--------------|---------|--------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Total..... | 558,379 | \$1,013,427,968 | 25,014 | \$48,755,400 | 31,711 | \$54,775,503 | 37,500 | \$71,186,295 | 44,053 | \$77,758,020 |
| 0.0 per cent..... | 1,288 | 2,448,032 | 00 | 134,852 | 87 | 123,838 | 92 | 171,497 | 101 | 260,963 |
| 1.0....do..... | 63 | 250,904 | 8 | 7,450 | 6 | 5,600 | 6 | 2,750 | 0 | 204,100 |
| 1.2....do..... | 8 | 5,767 | 2 | 3,050 | | | | | | |
| 1.5....do..... | 8 | 13,520 | 1 | 250 | 1 | 4,800 | 1 | 100 | 1 | 5,000 |
| 2.0....do..... | 69 | 70,930 | 9 | 5,072 | 6 | 5,325 | 6 | 2,890 | 10 | 14,400 |
| 2.5....do..... | 6 | 17,707 | | | | | | | 1 | 450 |
| 3.0....do..... | 78 | 1,180,462 | 1 | 1,200 | 3 | 3,450 | 6 | 14,515 | 13 | 1,024,078 |
| 3.5....do..... | 1 | 600 | | | | | | | | |
| 3.5....do..... | 3 | 133,200 | | | | | | | 1 | 14,000 |
| 3.6....do..... | 1 | 14,000 | | | | | | | | |
| 4.0....do..... | 157 | 485,727 | 5 | 3,540 | 8 | 1,350 | 10 | 34,053 | 8 | 5,425 |
| 4.3....do..... | 1 | 800 | | | 1 | 2,440 | 1 | 650 | 1 | 1,000 |
| 4.5....do..... | 13 | 49,448 | | | | | | | | |
| 4.8....do..... | 3 | 7,068 | | | | | | | | |
| 5.0....do..... | 856 | 17,723,303 | 27 | 40,200 | 88 | 289,443 | 45 | 83,085 | 73 | 684,527 |
| 5.8....do..... | 1 | 1,500 | | | | | | | | |
| 5.8....do..... | 87 | 644,625 | | | 2 | 6,450 | 1 | 100,000 | 1 | 1,500 |
| 5.8....do..... | 1 | 5,500 | | | | | | | 1 | 600 |
| 6.0....do..... | 18,012 | 97,621,402 | 211 | 2,888,976 | 276 | 2,056,165 | 727 | 6,451,673 | 1,162 | 8,703,721 |
| 6.8....do..... | 78 | 201,628 | 1 | 500 | 1 | 1,000 | | | | |
| 6.9....do..... | 309 | 3,522,984 | | | 1 | 7,000 | 12 | 36,427 | 22 | 144,500 |
| 6.9....do..... | 1 | 25,000 | | | | | | | | |
| 6.7....do..... | 2 | 3,100 | | | | | | | | |
| 6.8....do..... | 13 | 111,766 | | | | | | | | |
| 7.0....do..... | 65,833 | 140,958,906 | 1,508 | 7,957,807 | 2,872 | 6,343,835 | 3,895 | 10,072,853 | 6,816 | 11,111,700 |
| 7.1....do..... | 1 | 20,000 | | | | | | | | |
| 7.2....do..... | 4 | 13,800 | | | | | | | | |
| 7.3....do..... | 158 | 1,018,024 | | | 2 | 0,000 | 6 | 60,000 | 8 | 67,150 |
| 7.4....do..... | 8 | 67,257 | | | | | | | | |
| 7.5....do..... | 1,310 | 9,278,084 | 18 | 146,618 | 20 | 301,092 | 79 | 511,122 | 149 | 800,015 |
| 7.6....do..... | 2 | 30,030 | | | | | | | | |
| 7.7....do..... | 4 | 82,400 | | | | | | | | |
| 7.8....do..... | 73 | 723,051 | | | | | | | | |
| 8.0....do..... | 78,578 | 197,108,543 | 1,737 | 4,917,056 | 2,904 | 8,884,948 | 8,768 | 11,190,220 | 4,732 | 13,050,234 |
| 8.2....do..... | 3 | 62,500 | | | | | | | 1 | 50,000 |
| 8.3....do..... | 160 | 1,127,870 | 1 | 2,300 | 7 | 66,600 | 4 | 30,000 | 15 | 64,071 |
| 8.4....do..... | 4 | 14,652 | | | | | | | | |
| 8.5....do..... | 2,278 | 11,556,844 | 8 | 60,000 | 74 | 452,815 | 208 | 805,504 | 303 | 1,140,114 |
| 8.0....do..... | 4 | 24,050 | | | | | | | 1 | 2,000 |
| 8.7....do..... | 10 | 67,248 | 1 | 300 | | | 6 | 17,650 | 5 | 20,856 |
| 8.8....do..... | 92 | 638,405 | | | 8 | 25,100 | 10 | 100,500 | 8 | 50,724 |
| 8.9....do..... | 1 | 1,700 | | | | | | | | |
| 9.0....do..... | 21,638 | 60,109,505 | 902 | 8,055,504 | 1,345 | 3,983,097 | 1,708 | 5,241,443 | 1,602 | 4,710,175 |
| 9.1....do..... | 3 | 6,750 | | | | | | | | |
| 9.2....do..... | 1 | 150,000 | | | | | | | | |
| 9.3....do..... | 133 | 599,304 | | | | | | | | |
| 9.4....do..... | 5 | 24,784 | | | | | | | | |
| 9.5....do..... | 1,107 | 4,012,433 | 10 | 174,227 | 65 | 219,101 | 100 | 326,000 | 140 | 512,005 |
| 9.6....do..... | 7 | 38,700 | | | | | 2 | 18,000 | 1 | 16,000 |
| 9.7....do..... | 7 | 20,064 | | | | | 1 | 9,000 | 1 | 5,000 |
| 9.8....do..... | 41 | 225,850 | 1 | 31,000 | 2 | 2,000 | 6 | 16,000 | 4 | 34,866 |
| 10.0....do..... | 171,613 | 258,322,510 | 5,600 | 11,133,775 | 9,481 | 15,474,582 | 11,343 | 18,904,165 | 12,257 | 18,600,765 |
| 10.2....do..... | 1 | 2,500 | | | | | 4 | 6,150 | | |
| 10.3....do..... | 30 | 170,426 | | | | | | | | |
| 10.4....do..... | 2 | 2,200 | | | | | | | | |
| 10.5....do..... | 769 | 2,500,585 | 44 | 182,503 | 67 | 276,211 | 78 | 216,872 | 91 | 224,441 |
| 10.6....do..... | 1 | 5,200 | 1 | 5,200 | | | | | | |
| 10.7....do..... | 5 | 25,075 | | | | | | | | |
| 10.8....do..... | 20 | 82,431 | 3 | 15,250 | 3 | 12,800 | 1 | 20,000 | 1 | 1,200 |
| 11.0....do..... | 5,205 | 10,521,170 | 830 | 986,075 | 317 | 948,436 | 375 | 807,132 | 219 | 400,972 |
| 11.2....do..... | 5 | 18,300 | 1 | 14,500 | | | | | | |
| 11.3....do..... | 58 | 201,850 | 27 | 105,105 | 10 | 89,175 | 1 | 2,500 | | |
| 11.4....do..... | 2 | 3,000 | | | 1 | 2,500 | | 2,500 | | |
| 11.5....do..... | 727 | 1,891,993 | 87 | 844,451 | 63 | 180,807 | 50 | 102,205 | 41 | 500 |
| 11.6....do..... | 3 | 13,250 | | | | | 3 | 13,250 | | 87,546 |
| 11.7....do..... | 11 | 61,400 | 3 | 26,000 | 3 | 21,700 | 3 | 10,500 | | |
| 11.8....do..... | 28 | 100,155 | 4 | 30,180 | 5 | 14,100 | 3 | 2,400 | 4 | 8,075 |
| 11.9....do..... | 2 | 4,800 | 2 | 4,800 | | | | | | |
| 12.0....do..... | 100,080 | 124,011,537 | 7,984 | 10,240,520 | 7,054 | 0,638,110 | 8,008 | 0,865,943 | 8,035 | 0,045,195 |
| 12.1....do..... | 1 | 200 | | | | | | | | |
| 12.2....do..... | 1 | 400 | | | | | | | | |
| 12.3....do..... | 13 | 44,722 | 2 | 4,035 | | | | | | |
| 12.5....do..... | 444 | 944,026 | 40 | 217,155 | 25 | 34,360 | 22 | 1,200 | | |
| 12.7....do..... | 2 | 3,628 | | | | | | 41,298 | 20 | 28,818 |
| 12.8....do..... | 21 | 81,246 | 2 | 6,700 | 2 | 4,402 | 1 | 2,504 | | |
| 13.0....do..... | 4,223 | 0,629,552 | 78 | 153,072 | 93 | 117,593 | 85 | 43,857 | 30 | 50,705 |
| 13.1....do..... | 1 | 1,000 | | | | | | | | |
| 13.2....do..... | 2 | 440 | | | | | | | | |
| 13.3....do..... | 18 | 40,207 | 2 | 7,750 | 8 | 8,400 | | | | |
| 13.4....do..... | 3 | 4,250 | 2 | 3,250 | 1 | 1,000 | | | | |
| 13.5....do..... | 1,106 | 1,755,247 | 254 | 602,073 | 150 | 107,058 | 81 | 75,713 | 40 | 30,801 |
| 13.6....do..... | 3 | 7,500 | | | | | | | | |
| 13.7....do..... | 2 | 1,750 | 1 | 1,500 | 1 | 250 | 2 | 1,150 | | |
| 13.8....do..... | 10 | 18,720 | 2 | 4,000 | 3 | 8,600 | 2 | 0,000 | 1 | 900 |
| 13.9....do..... | 1 | 2,400 | 1 | 2,400 | | | | | | |

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

WESTERN DIVISION.

REAL ESTATE MORTGAGES.

TABLE 65.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING
WESTERN DIVISION—Continued.

SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

WESTERN DIVISION—Continued.

REAL ESTATE MORTGAGES.

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889,
THE UNITED STATES.

INTEREST ON MORTGAGE DEBT.

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BEARING SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS.

THE UNITED STATES.

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING THE UNITED STATES—Continued.

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

THE UNITED STATES—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|------------|---------|------------|---------|------------|---------|------------|---------|-------------|---------|------------|-----------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 3 | \$4,300 | 4 | \$3,857 | 1 | \$1,800 | 2 | \$5,700 | 1,946 | \$1,740,480 | 3 | \$7,028 | 10.8 percent. |
| 1,036 | 1,222,002 | 37 | 1,175,184 | 1,248 | 1,022,076 | 1,801 | 1,003,384 | | | 1,361 | 1,300,504 | 11.0...do. |
| 4 | 2,200 | | | | | | | 3 | 2,800 | | | 11.2...do. |
| 1 | 1,000 | 6 | 8,928 | 1 | 1,500 | 2 | 5,000 | 2 | 23,249 | 1 | 1,500 | 11.3...do. |
| | | 5 | 2,500 | | | | | | | | | 11.4...do. |
| 47 | 113,021 | 62 | 120,205 | 51 | 87,377 | 43 | 81,816 | 47 | 209,374 | 85 | 208,806 | 11.5...do. |
| | | | | | | | | | | 2 | 8,200 | 11.6...do. |
| 1 | 550 | 2 | 2,400 | 3 | 5,010 | 1 | 600 | 1 | 1,000 | | | 11.7...do. |
| | | | | | | | | | | | | 11.8...do. |
| | | | | | | | | | | | | 11.9...do. |
| 15,584 | 14,446,360 | 17,064 | 15,532,046 | 20,558 | 17,050,998 | 20,217 | 17,745,182 | 10,016 | 17,784,770 | 17,425 | 16,241,408 | 12.0...do. |
| 1 | 400 | 3 | 17,800 | 1 | 450 | 3 | 4,200 | 3 | 12,200 | | | 12.3...do. |
| 863 | 426,145 | 1,084 | 575,193 | 909 | 483,925 | 887 | 587,207 | 687 | 406,735 | 806 | 468,048 | 12.5...do. |
| 1 | 1,500 | | | 3 | 6,200 | | | | | | | 12.8...do. |
| 131 | 107,405 | 215 | 228,275 | 311 | 272,212 | 319 | 340,075 | 242 | 314,800 | 270 | 281,765 | 13.0...do. |
| 1 | 1,000 | 1 | 2,500 | 1 | 500 | 1 | 1,977 | 8 | 8,030 | 2 | 2,050 | 13.3...do. |
| 64 | 78,293 | 90 | 136,036 | 83 | 102,030 | 80 | 89,628 | 42 | 79,081 | 71 | 120,186 | 13.5...do. |
| | | | | | | 1 | 6,350 | | | | | 13.6...do. |
| | | | | | | | | | | | | 13.7...do. |
| | | | | | | 1 | 1,220 | | | | | 13.8...do. |
| 75 | 81,545 | 80 | 65,432 | 113 | 111,090 | 67 | 70,890 | 153 | 161,047 | 118 | 182,112 | 13.9...do. |
| | | 1 | 2,288 | | | | | | | | | 14.0...do. |
| 1 | 675 | 1 | 4,050 | 3 | 4,933 | 1 | 675 | 2 | 1,500 | 2 | 8,750 | 14.3...do. |
| | | | | | | | | 2 | 4,300 | 5 | 18,060 | 14.4...do. |
| 2,581 | 1,970,765 | 8,018 | 1,051,813 | 2,721 | 1,525,052 | 2,178 | 1,223,860 | 2,424 | 1,418,110 | 2,444 | 1,513,029 | 14.8...do. |
| 1 | 600 | | | 6 | 2,000 | 6 | 8,700 | 5 | 1,300 | 1 | 800 | 15.0...do. |
| | | | | | | | | | | | | 15.5...do. |
| 40 | 39,233 | 64 | 38,474 | 68 | 45,216 | 70 | 68,515 | 70 | 65,720 | 111 | 56,022 | 15.7...do. |
| 2 | 2,923 | 1 | 2,200 | 3 | 2,700 | 1 | 300 | 4 | 3,400 | | | 16.0...do. |
| 69 | 34,495 | 70 | 40,404 | 133 | 75,940 | 105 | 70,540 | 104 | 66,533 | 160 | 91,850 | 16.5...do. |
| | | | | | | | | | | | | 16.6...do. |
| 6 | 6,000 | 6 | 6,050 | 3 | 2,000 | 4 | 1,454 | 7 | 6,860 | 6 | 3,703 | 16.7...do. |
| | | | | | | | | | | | | 17.0...do. |
| 1,816 | 1,099,840 | 1,026 | 989,674 | 1,338 | 783,007 | 1,033 | 851,558 | 1,227 | 840,370 | 1,324 | 790,803 | 17.5...do. |
| | | | | | | | | 1 | 1,000 | | | 18.0...do. |
| 1 | 810 | | | 1 | 600 | 1 | 6,500 | 1 | 27,000 | | | 18.5...do. |
| | | | | | | | | 3 | 6,500 | | | 18.7...do. |
| 547 | 137,501 | 780 | 175,060 | 811 | 183,174 | 721 | 164,874 | 860 | 199,095 | 804 | 194,580 | 19.5...do. |
| | | | | 1 | 250 | | | | | | | 20.0...do. |
| | | | | | | | | | | | | 20.5...do. |
| 13 | 12,907 | 9 | 6,818 | 10 | 7,086 | 9 | 585 | 11 | 12,810 | 0 | 4,350 | 20.0...do. |
| | | | | 1 | 708 | | | | | | | 21.0...do. |
| | | | | | | 1 | 250 | 64 | 18,077 | 1 | 250 | 22.0...do. |
| | | | | 1 | 200 | | 200 | | | | | 23.0...do. |
| 688 | 871,383 | 673 | 816,971 | 618 | 816,103 | 404 | 281,968 | 678 | 377,902 | 660 | 346,001 | 24.0...do. |
| 25 | 20,345 | 28 | 8,601 | 32 | 0,891 | 12 | 2,805 | 22 | 8,324 | 28 | 6,412 | 25.0...do. |
| 1 | 500 | 1 | 200 | 1 | 2,075 | | | | | 2 | | 27.0...do. |
| 1 | 150 | | | | | | | | | | | 28.0...do. |
| 46 | 14,665 | 62 | 21,454 | 31 | 14,209 | 24 | 7,503 | 20 | 25,885 | 28 | 11,994 | 30.0...do. |
| | | | | | | | | 2 | 150 | | | 31.0...do. |
| | | | | | | | | | | | | 32.0...do. |
| 106 | 39,051 | 64 | 22,810 | 93 | 80,003 | 65 | 21,736 | 145 | 47,505 | 106 | 41,434 | 35.0...do. |
| | | | | 1 | 320 | | | | | | | 36.0...do. |
| 51 | 21,002 | 40 | 17,751 | 69 | 26,007 | 53 | 12,850 | 52 | 14,951 | 49 | 18,506 | 38.0...do. |
| 4 | 1,373 | | | 2 | 400 | 1 | 100 | 1 | 305 | 1 | 250 | 40.0...do. |
| 1 | 8,000 | | | | | | | | | | | 42.0...do. |
| 11 | 1,662 | 20 | 8,028 | 13 | 3,712 | 12 | 5,988 | 18 | 5,200 | 12 | 5,020 | 43.0...do. |
| | | 1 | 125 | 2 | 351 | | | 1 | 2,100 | 8 | 2,450 | 44.0...do. |
| | | | | | | | | 1 | 100 | | | 50.0...do. |
| | | | | | | | | | | | | 52.0...do. |
| | | | | | | | | | | | | 54.0...do. |
| | | | | 1 | 300 | 4 | 6,110 | 1 | 60 | | | 55.0...do. |
| 24 | 12,067 | 86 | 8,713 | 52 | 11,002 | 20 | 8,182 | 38 | 10,275 | 26 | 4,673 | 60.0...do. |
| | | | | 1 | 300 | 1 | 300 | | | 1 | 1,100 | 62.0...do. |
| | | | | | | | | | | | | 63.0...do. |
| | | | | | | | | | | | | 64.0...do. |
| | | | | | | | | | | | | 70.0...do. |
| | | | | | | 2 | 355 | 1 | 950 | | | 72.0...do. |
| | | | | | | 1 | 150 | | 000 | | | 77.0...do. |
| 2 | 1,850 | 1 | 300 | 2 | 1,100 | 1 | 250 | 1 | 150 | 1 | 500 | 80.0...do. |
| | | | | 1 | 250 | | | 1 | 1,000 | | | 84.0...do. |
| 1 | 80 | | | | | | | | | | | 85.0...do. |
| | | | | | | | | | | | | 87.0...do. |
| | | | | | | | | | | | | 90.0...do. |
| | | | | | | | | | | | | 92.0...do. |
| | | | | | | | | | | | | 108.0...do. |
| 1 | 100 | 4 | 525 | 12 | 2,115 | | | | | | | 120.0...do. |
| 1 | 200 | | | | | | | | | 1 | 485 | 144.0...do. |
| | | | | | | | | | | 2 | 700 | 150.0...do. |
| | | | | | | | | | | | | 160.0...do. |
| | | | | | | | | | | | | 180.0...do. |
| | | | | | | | | | | | | 180.0...de. |

REAL ESTATE MORTGAGES.

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING
NORTH ATLANTIC DIVISION.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|------------|-------------|---------------|------------|--------------|------------|--------------|------------|--------------|------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| | Total..... | 670,672 | \$829,354,748 | 60,517 | \$78,353,704 | 64,012 | \$76,004,512 | 60,567 | \$86,397,128 | 71,153 | $89,250,773 |
| 0.0 per cent..... | 1,268 | 1,850,028 | 114 | 147,000 | 127 | 186,018 | 138 | 217,420 | 134 | 245,157 |
| 1.0....do..... | 48 | 54,140 | 2 | 1,776 | 12 | 6,730 | 4 | 1,200 | 5 | 16,054 |
| 1.5....do..... | 1 | 600 | | | | | | | | |
| 2.0....do..... | 34 | 78,000 | 1 | 1,200 | 4 | 1,753 | 12 | 12,405 | 2 | 7,040 |
| 2.2....do..... | 1 | 2,750 | | | 1 | 2,750 | | | | |
| 2.3....do..... | 1 | 8,000 | | | 1 | 8,000 | | | | |
| 2.5....do..... | 9 | 36,457 | | | | | | | | |
| 3.0....do..... | 345 | 701,137 | 10 | 10,612 | 16 | 23,856 | 31 | 4,500 | 3 | 26,875 |
| 3.3....do..... | 3 | 12,675 | | | | | | | | 81,930 |
| 3.5....do..... | 33 | 58,534 | 1 | 500 | 2 | 4,841 | 2 | 4,003 | 5 | 5,438 |
| 3.6....do..... | 1 | 5,000 | 1 | 5,000 | | | | | | |
| 3.7....do..... | 1 | 3,000 | | | | | | | | |
| 4.0....do..... | 2,002 | 9,793,471 | 64 | 241,798 | 160 | 643,015 | 257 | 687,740 | 298 | 921,320 |
| 4.2....do..... | 19 | 18,700 | | | | | | | | |
| 4.3....do..... | 72 | 580,877 | 1 | 1,108 | | | 1 | 8,970 | | |
| 4.4....do..... | 1 | 4,000 | | | | | | | | |
| 4.5....do..... | 1,833 | 8,014,693 | 32 | 161,826 | 80 | 423,521 | 140 | 677,040 | 217 | 912,779 |
| 4.6....do..... | 4 | 12,101 | | | | | | | 1 | 1,191 |
| 4.7....do..... | 4 | 20,225 | | | | | | | | |
| 4.8....do..... | 74 | 299,600 | 1 | 2,118 | 4 | 10,879 | 4 | 11,080 | 0 | 9,095 |
| 5.0....do..... | 55,851 | 140,087,038 | 1,448 | 5,251,714 | 2,924 | 7,744,231 | 4,883 | 13,104,050 | 5,785 | 14,766,069 |
| 5.1....do..... | 33 | 28,758 | 1 | 4,000 | | | | | 1 | 851 |
| 5.2....do..... | 7 | 12,312 | | | | | | | | |
| 5.3....do..... | 1,285 | 2,485,125 | 4 | 7,007 | 6 | 18,039 | 8 | 7,335 | 5 | 8,872 |
| 5.4....do..... | 5 | 10,620 | | | 1 | 740 | 1 | 3,940 | | |
| 5.5....do..... | 4,200 | 8,068,444 | 243 | 393,470 | 280 | 506,008 | 355 | 670,322 | 370 | 872,546 |
| 5.6....do..... | 1 | 500 | | | | | | | | |
| 5.7....do..... | 3 | 4,470 | | | | | | | | |
| 5.8....do..... | 24 | 44,280 | 2 | 3,901 | 1 | 8,800 | 4 | 4,400 | 2 | 0,000 |
| 5.9....do..... | 1 | 2,000 | | | | | | | | |
| 6.0....do..... | 500,406 | 640,815,207 | 61,972 | 70,624,008 | 58,841 | 65,303,088 | 61,867 | 69,912,237 | 62,403 | 70,402,175 |
| 6.1....do..... | 3 | 1,300 | | | 2 | 2,100 | 2 | 3,000 | 2 | 1,400 |
| 6.2....do..... | 34 | 20,050 | | | 6 | 5,100 | 2 | 1,800 | 5 | 2,800 |
| 6.3....do..... | 103 | 81,356 | 8 | 2,550 | 6 | | 1 | 1,000 | | |
| 6.4....do..... | 1 | 1,000 | | | | | | | | |
| 6.5....do..... | 772 | 103,047 | 201 | 223,520 | 139 | 149,935 | 88 | 71,904 | 50 | 54,904 |
| 6.6....do..... | 3 | 1,550 | | | 2 | 1,300 | | | | |
| 6.7....do..... | 6 | 3,700 | | | | | | | | |
| 6.8....do..... | 1 | 1,000 | | | | | | | | |
| 6.9....do..... | 18 | 15,900 | | | | | | | | 1,000 |
| 7.0....do..... | 6,435 | 4,717,831 | 1,207 | 858,100 | 800 | 601,214 | 677 | 450,981 | 674 | 502,063 |
| 7.1....do..... | 1 | 200 | | | | | 1 | 200 | | |
| 7.2....do..... | 5 | 2,800 | 2 | 1,300 | | | | | | |
| 7.3....do..... | 212 | 151,754 | 39 | 23,897 | 37 | 26,058 | 20 | 16,437 | 26 | 24,056 |
| 7.5....do..... | 163 | 95,036 | 47 | 21,291 | 12 | 10,202 | 10 | 7,738 | 12 | 13,415 |
| 7.7....do..... | 1 | 775 | | | | | 1 | 775 | | |
| 7.8....do..... | 8 | 3,950 | | | | | | | | |
| 8.0....do..... | 3,980 | 1,670,410 | 473 | 208,501 | 390 | 163,743 | 351 | 109,300 | 303 | 182,062 |
| 8.4....do..... | 2 | 600 | 2 | 600 | | | | | | |
| 8.5....do..... | 26 | 15,850 | | | 8 | 1,200 | 3 | 2,400 | 2 | 842 |
| 9.0....do..... | 1,206 | 440,081 | 103 | 38,876 | 143 | 40,206 | 177 | 64,230 | 134 | 45,603 |
| 9.5....do..... | 2 | 1,050 | | | | | | | 1 | 500 |
| 9.6....do..... | 1 | 250 | | | | | | | | |
| 10.0....do..... | 8,342 | 602,075 | 277 | 78,761 | 283 | 74,571 | 201 | 77,556 | 360 | 84,693 |
| 10.9....do..... | 1 | 1,008 | | | | | | | | |
| 11.0....do..... | 23 | 10,095 | 4 | 1,243 | | | 1 | 400 | 3 | 1,482 |
| 11.3....do..... | 1 | 1,300 | | | | | | | | |
| 12.0....do..... | 1,720 | 856,857 | 254 | 41,354 | 200 | 82,178 | 213 | 42,085 | 214 | 54,943 |
| 12.5....do..... | 10 | 1,740 | 3 | 815 | 2 | 280 | 1 | 400 | 1 | 825 |
| 13.0....do..... | 1 | 350 | | | | | | | | |
| 14.0....do..... | 2 | 1,085 | | | | | | | | |
| 15.0....do..... | 22 | 8,537 | 8 | 346 | 1 | 300 | 1 | 75 | 1 | 1,050 |
| 16.0....do..... | 6 | 2,350 | | | | | | | | 230 |
| 17.5....do..... | 1 | 125 | | | | | | | | |
| 18.0....do..... | 15 | 2,787 | 1 | 347 | | | | | | 115 |
| 20.0....do..... | 12 | 1,570 | | | | | | | | |
| 24.0....do..... | 19 | 5,032 | | | 1 | 200 | 8 | 120 | 1 | 305 |
| 27.0....do..... | 1 | 400 | 1 | 400 | | 900 | 1 | 162 | 1 | 1,000 |
| 32.0....do..... | 1 | 75 | | | | | | | | |
| 36.0....do..... | 7 | 8,000 | | | | | 1 | 500 | | |
| 40.0....do..... | 5 | 295 | | | 1 | 55 | | | | |
| 42.0....do..... | 1 | 200 | | | | | | | 1 | 200 |
| 43.0....do..... | 4 | 127 | | | | | | | | |
| 50.0....do..... | 1 | 50 | | | | | | | | |
| 52.0....do..... | 1 | 100 | | | | | | | | |
| 60.0....do..... | 4 | 720 | | | 1 | 200 | 1 | 120 | 1 | 200 |
| 62.0....do..... | 1 | 1,100 | | | | | | | | |
| 63.0....do..... | 1 | 1,500 | | | | | | | | |
| 80.0....do..... | 1 | 291 | | | 1 | 291 | | | | |
| 84.0....do..... | 1 | 1,000 | | | | | | | | |
| 90.0....do..... | 1 | 200 | | | 1 | 200 | | | | |
| 144.0....do..... | 1 | 2,500 | | | | | 1 | 2,500 | | |

INTEREST ON MORTGAGE DEBT.

SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH ATLANTIC DIVISION.

REAL ESTATE MORTGAGES.

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING
SOUTH ATLANTIC DIVISION.

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

SOUTH ATLANTIC DIVISION.

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING
NORTH CENTRAL DIVISION.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|------------|-------------|-----------------|------------|---------------|------------|---------------|------------|---------------|------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| | Total..... | 2,869,314 | \$2,616,717,938 | 292,166 | \$185,944,360 | 251,036 | \$210,604,055 | 274,433 | \$254,583,394 | 280,863 | $264,802,865 |
| 0.0 per cent..... | 5,020 | 6,155,520 | 427 | 523,588 | 472 | 705,808 | 406 | 660,500 | 462 | 724,072 |
| 0.6....do..... | 1 | 1,500 | | | | | | | | |
| 1.0....do..... | 55 | 63,400 | 3 | 5,650 | 21 | 22,264 | 1 | 150 | 5 | 1,191 |
| 1.2....do..... | 1 | 1,500 | | | | | | | | |
| 1.3....do..... | 1 | 530 | | | | | | | | |
| 1.5....do..... | 1 | 965 | | | | | | | | |
| 1.8....do..... | 1 | 370 | | | | | | | | |
| 2.0....do..... | 110 | 140,152 | 8 | 0,352 | 13 | 23,210 | 21 | 16,462 | 6 | 8,083 |
| 2.4....do..... | 2 | 4,183 | | | | | | | | |
| 2.5....do..... | 19 | 20,834 | 1 | 1,500 | 2 | 700 | | | 1 | 200 |
| 2.6....do..... | 1 | 8,800 | | | | | | | 1 | 3,500 |
| 2.8....do..... | 1 | 200 | | | | | | | 1 | 200 |
| 3.0....do..... | 615 | 1,180,503 | 50 | 88,087 | 52 | 92,963 | 60 | 86,400 | 80 | 152,880 |
| 3.3....do..... | 4 | 13,910 | | | | | | 1 | 150 | |
| 3.5....do..... | 48 | 95,195 | 3 | 1,953 | 14 | 20,550 | 6 | 13,704 | 3 | 4,000 |
| 3.6....do..... | 1 | 125 | | | | | | | 1 | 125 |
| 3.7....do..... | 9 | 4,400 | | | | | | | | |
| 3.8....do..... | 1 | 4,000 | | | | | | | | |
| 3.9....do..... | 1 | 9,600 | | | | | | | | |
| 4.0....do..... | 2,301 | 5,054,010 | 123 | 166,020 | 194 | 270,161 | 910 | 516,372 | 222 | 471,802 |
| 4.1....do..... | 1 | 3,000 | | | | | | | | |
| 4.2....do..... | 1 | 1,200 | | | | | | | | |
| 4.3....do..... | 3 | 18,300 | | | 1 | 5,000 | | | 1 | 1,700 |
| 4.5....do..... | 81 | 535,002 | 2 | 4,180 | 7 | 10,807 | 7 | 23,700 | 12 | 392,015 |
| 4.7....do..... | 1 | 2,300 | | | | | | | | |
| 4.8....do..... | 1 | 800 | | | | | | | | |
| 5.0....do..... | 21,733 | 30,801,580 | 1,184 | 1,106,043 | 1,161 | 1,656,039 | 1,702 | 2,230,077 | 1,064 | 2,352,378 |
| 5.2....do..... | 14 | 12,700 | | | 1 | 5,000 | | | | |
| 5.3....do..... | 3 | 12,500 | | | | | | | | |
| 5.4....do..... | 4 | 8,400 | | | | | | | | |
| 5.5....do..... | 598 | 1,020,027 | 5 | 0,000 | 20 | 47,580 | 44 | 87,240 | 66 | 123,144 |
| 5.7....do..... | 2 | 5,000 | | | | | | | | |
| 5.8....do..... | 10 | 10,348 | | | | | | | 3 | 5,550 |
| 0.0....do..... | 381,445 | 582,800,239 | 27,807 | 33,500,050 | 35,000 | 52,252,246 | 42,970 | 67,926,418 | 42,258 | 60,174,180 |
| 0.2....do..... | 38 | 28,000 | | | | | | | 10 | 6,300 |
| 6.3....do..... | 216 | 344,657 | 9 | 11,240 | 7 | 15,003 | 18 | 23,608 | 11 | 10,835 |
| 6.4....do..... | 10 | 12,900 | | | 1 | 4,000 | | | | |
| 0.5....do..... | 8,064 | 15,471,708 | 132 | 292,650 | 440 | 867,043 | 604 | 1,227,112 | 770 | 1,388,590 |
| 0.6....do..... | 6 | 6,500 | 1 | 300 | | | 1 | 1,500 | | |
| 0.7....do..... | 27 | 80,000 | | | 2 | 6,000 | 3 | 12,200 | 6 | 20,400 |
| 6.8....do..... | 60 | 178,800 | 8 | 8,700 | 6 | 24,200 | 10 | 35,250 | 3 | 11,800 |
| 7.0....do..... | 545,009 | 591,073,501 | 34,014 | 33,888,094 | 45,765 | 50,424,878 | 61,601 | 64,310,688 | 58,014 | 63,058,588 |
| 7.1....do..... | 2 | 8,778 | | | 1 | 978 | | | | |
| 7.2....do..... | 110 | 101,373 | 1 | 1,500 | 1 | 1,000 | | | 4 | 3,200 |
| 7.3....do..... | 100 | 209,783 | 5 | 20,800 | 3 | 4,800 | 0 | 11,520 | 6 | 9,750 |
| 7.4....do..... | 3 | 5,700 | | | | | | | | |
| 7.5....do..... | 8,373 | 11,653,514 | 328 | 580,583 | 498 | 694,001 | 499 | 678,612 | 625 | 770,500 |
| 7.6....do..... | 2 | 2,200 | | | | | | | | |
| 7.7....do..... | 1 | 1,800 | | | | | | | | |
| 7.8....do..... | 164 | 235,010 | 2 | 11,200 | | | 4 | 23,830 | 0 | 7,511 |
| 8.0....do..... | 950,166 | 819,728,950 | 83,074 | 71,770,204 | 88,533 | 70,540,578 | 89,869 | 72,040,781 | 91,573 | 70,900,517 |
| 8.1....do..... | 8 | 6,250 | | | | | | 1 | 300 | |
| 8.2....do..... | 439 | 351,038 | | | 1 | 800 | 8 | 10,200 | 60 | 43,043 |
| 8.3....do..... | 182 | 215,565 | 7 | 11,053 | 8 | 9,055 | 12 | 11,055 | 10 | 10,201 |
| 8.4....do..... | 13 | 10,903 | | | | | | | | |
| 8.5....do..... | 7,348 | 7,161,414 | 121 | 100,407 | 118 | 107,738 | 195 | 187,240 | 838 | 298,043 |
| 8.6....do..... | 17 | 21,625 | | | | | | | 2 | 1,300 |
| 8.7....do..... | 24 | 17,400 | | | | | | | 1 | 300 |
| 8.8....do..... | 54 | 66,311 | 3 | 4,413 | 3 | 4,075 | 5 | 5,278 | 2 | 1,500 |
| 8.9....do..... | 1 | 700 | | | | | | | | |
| 9.0....do..... | 180,993 | 158,047,102 | 8,298 | 5,800,190 | 12,040 | 7,801,380 | 18,828 | 8,988,925 | 13,758 | 10,446,113 |
| 9.2....do..... | 103 | 73,110 | 1 | 450 | | | 6 | 4,480 | 9 | 5,450 |
| 9.3....do..... | 43 | 85,320 | 1 | 1,400 | 3 | 1,050 | 6 | 8,815 | | |
| 9.4....do..... | 1 | 800 | | | | | | | | |
| 9.5....do..... | 1,434 | 1,071,550 | 203 | 142,956 | 230 | 136,317 | 128 | 81,886 | 110 | 70,075 |
| 9.6....do..... | 1 | 800 | | | | | | 1 | 800 | |
| 9.7....do..... | 3 | 3,000 | 1 | 900 | | | | | 1 | 1,500 |
| 9.8....do..... | 14 | 12,250 | | | | | | | | |
| 10.0....do..... | 686,103 | 385,432,711 | 70,282 | 36,260,940 | 61,041 | 62,276,138 | 59,685 | 38,059,656 | 65,536 | 87,911,266 |
| 10.3....do..... | 15 | 9,875 | | | | | | | | |
| 10.4....do..... | 1 | 400 | | | | | | | | |
| 10.5....do..... | 112 | 76,557 | 28 | 13,125 | 5 | 8,550 | 8 | 10,025 | 4 | 1,875 |
| 10.6....do..... | 2 | 450 | | | | | | | 1 | 250 |
| 10.8....do..... | 1 | 600 | | | | | | | | |
| 11.0....do..... | 4,900 | 3,482,631 | 257 | 152,211 | 145 | 95,080 | 152 | 112,972 | 263 | 180,757 |
| 11.2....do..... | 8 | 1,200 | | | | | | | | |
| 11.3....do..... | 2 | 2,000 | | | | | | | | |
| 11.4....do..... | 5 | 2,500 | | | | | | | | |
| 11.5....do..... | 25 | 9,561 | | | | | | | | |
| 11.8....do..... | 2 | 800 | 1 | 400 | | | | | | |
| 12.0....do..... | 55,409 | 26,841,887 | 5,150 | 1,052,686 | 8,581 | 1,483,061 | 3,018 | 1,479,671 | 4,275 | 2,112,680 |
| 12.3....do..... | 5 | 4,150 | | | | | | | | |
| 12.5....do..... | 29 | 10,303 | | | 1 | 244 | | | | |
| 13.0....do..... | 275 | 236,160 | 4 | 2,580 | | | 2 | 800 | 2 | 1,200 |
| 13.4....do..... | 1 | 600 | | | | | | | 41 | 29,700 |

INTEREST ON MORTGAGE DEBT.

199

SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH CENTRAL DIVISION.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|-----------------------|
| Number. | Amount. | |
| 286,567 | \$261,582,026 | 308,885 | \$271,902,630 | 828,725 | \$302,858,163 | 821,690 | \$321,008,274 | 200,710 | \$273,075,103 | 201,833 | \$287,035,260 | ...Total. |
| 507 | 737,071 | 533 | 548,545 | 549 | 604,207 | 511 | 514,587 | 520 | 626,037 | 534 | 508,017 | 0.0 per cent. |
| 5 | 8,444 | 8 | 5,037 | 4 | 4,000 | 3 | 2,450 | 5 | 8,150 | 1 | 1,500 | 0.0...do. |
| 15 | 18,516 | 11 | 20,301 | 10 | 9,571 | 15 | 19,570 | 12 | 7,650 | 8 | 7,517 | 1.0...do. |
| 1 | 2,500 | 3 | 8,100 | 1 | 1,683 | 3 | 8,000 | 6 | 8,070 | 3 | 8,414 | 1.2...do. |
| 40 | 123,288 | 69 | 271,039 | 55 | 106,802 | 73 | 105,250 | 68 | 75,452 | 57 | 77,738 | 1.3...do. |
| 2 | 5,700 | 1 | 3,000 | 0 | 13,028 | 2 | 2,870 | 2 | 10,700 | 6 | 9,640 | 2.0...do. |
| 280 | 509,594 | 280 | 876,854 | 235 | 401,042 | 234 | 802,078 | 218 | 482,800 | 245 | 518,467 | 2.4...do. |
| 1 | 3,000 | | | | | | | | | | | 2.5...do. |
| 1 | 1,200 | | | | | | | | | | | 3.0...do. |
| 5 | 0,400 | 7 | 8,890 | 1 | 000 | 1 | 0,060 | | | 1 | 4,000 | 3.3...do. |
| 1,618 | 4,230,218 | 2,788 | 3,149,856 | 2,831 | 8,184,072 | 8,615 | 8,229,280 | 2,825 | 5,000,483 | 2,805 | 4,440,898 | 3.5...do. |
| 1 | 200 | B | 1,700 | 2 | 2,000 | 1 | 100 | 5 | 8,400 | 1 | 300 | 5.0...do. |
| 87,989 | 55,988,234 | 93,873 | 47,340,513 | 80,128 | 50,400,058 | 30,575 | 67,802,061 | 80,387 | 60,380,142 | 40,802 | 75,524,407 | 5.2...do. |
| 19 | 18,700 | 1 | 500 | 1 | 2,000 | 8 | 1,500 | 2 | 1,100 | 3 | 4,900 | 5.3...do. |
| 11 | 13,400 | 17 | 17,350 | 32 | 80,523 | 24 | 50,200 | 28 | 42,125 | 4 | 112,807 | 5.4...do. |
| 2 | 1,150 | 2 | 1,700 | 4 | 5,800 | 1,238 | 2,101,701 | 1,300 | 2,000,042 | 1,408 | 2,000,683 | 6.0...do. |
| 657 | 1,308,701 | 544 | 1,346,109 | 972 | 936,638 | 1 | 2,000 | 1 | 2,200 | 1 | 2,200 | 6.2...do. |
| 2 | 2,000 | 1 | 500 | 2 | 1,500 | 3 | 0,000 | 3 | 7,500 | 4 | 8,100 | 6.4...do. |
| 5 | 0,625 | 0 | 23,800 | 5 | 11,700 | 6 | 12,150 | 5 | 4,740 | 11 | 30,725 | 6.6...do. |
| 53,283 | 87,505,300 | 54,111 | 50,103,808 | 57,724 | 63,873,705 | 62,145 | 70,209,024 | 58,102 | 62,060,804 | 59,200 | 65,530,025 | 7.0...do. |
| 8 | 3,500 | 8 | 9,400 | 18 | 10,800 | 40 | 30,875 | 28 | 22,628 | 16 | 18,470 | 7.1...do. |
| 7 | 15,015 | 7 | 11,277 | 18 | 20,710 | 14 | 82,000 | 23 | 40,200 | 17 | 33,151 | 7.2...do. |
| 2 | 5,300 | | | | | | | | | | | 7.4...do. |
| 856 | 1,111,827 | 1,000 | 1,450,073 | 1,078 | 1,404,140 | 1,087 | 1,410,081 | 1,046 | 1,550,808 | 1,440 | 1,846,021 | 7.5...do. |
| 1 | 400 | | | | | | | | | | | 7.6...do. |
| 18 | 40,968 | 22 | 80,073 | 21 | 27,876 | 27 | 22,211 | 34 | 28,502 | 35 | 27,289 | 7.7...do. |
| 95,880 | 80,940,238 | 104,042 | 85,551,000 | 104,780 | 82,290,507 | 101,882 | 104,233,080 | 94,041 | 78,080,102 | 97,000 | 85,834,102 | 8.0...do. |
| 1 | 3,300 | | | | | | | | | | | 8.1...do. |
| 57 | 40,020 | 33 | 29,000 | 90 | 74,325 | 50 | 51,400 | 79 | 65,500 | 52 | 37,250 | 8.2...do. |
| 12 | 15,200 | 0 | 0,423 | 82 | 30,108 | 35 | 44,140 | 80 | 36,800 | 27 | 37,600 | 8.3...do. |
| | | | | 2 | 1,010 | 2 | 1,600 | 4 | 0,000 | 5 | 2,150 | 8.4...do. |
| 518 | 473,339 | 681 | 692,846 | 1,608 | 1,022,906 | 1,488 | 1,512,736 | 1,163 | 1,000,757 | 1,128 | 1,065,708 | 8.5...do. |
| 1 | 550 | | | 2 | 800 | 0 | 15,225 | 1 | 1,500 | 2 | 2,250 | 8.6...do. |
| 1 | 1,400 | 3 | 2,000 | 2 | 800 | | | 5 | 8,900 | 12 | 8,400 | 8.7...do. |
| 11 | 12,700 | 0 | 15,100 | 9 | 0,225 | 6 | 4,700 | 7 | 4,750 | 2 | 8,070 | 8.8...do. |
| | | 1 | 700 | | | | | | | | | 8.9...do. |
| 10,022 | 13,340,180 | 26,408 | 22,703,776 | 34,002 | 31,063,450 | 26,010 | 28,180,895 | 19,002 | 17,071,700 | 15,631 | 13,085,024 | 9.0...do. |
| 22 | 12,200 | 24 | 18,550 | 12 | 7,700 | 9 | 0,400 | 5 | 4,900 | 15 | 12,980 | 9.2...do. |
| 1 | 1,200 | 2 | 2,200 | 7 | 5,775 | 1 | 1,600 | 2 | 2,050 | 20 | 15,030 | 9.3...do. |
| 129 | 92,548 | 137 | 134,772 | 156 | 144,204 | 94 | 90,478 | 118 | 91,600 | 100 | 75,732 | 9.4...do. |
| | | | | | | | | | | | | 9.5...do. |
| 72,306 | 41,501,780 | 70,092 | 44,430,380 | 78,171 | 44,072,497 | 74,755 | 43,038,075 | 68,633 | 37,911,698 | 60,142 | 33,404,875 | 9.6...do. |
| 4 | 1,100 | 2 | 4,550 | 8 | 2,000 | 8 | 1,100 | 3 | 1,125 | | | 9.7...do. |
| 6 | 7,250 | 8 | 7,200 | 10 | 8,175 | 18 | 8,275 | 14 | 10,482 | 11 | 7,100 | 9.8...do. |
| 1 | 200 | | | | | | | | | | | 10.0...do. |
| 500 | 295,700 | 438 | 329,570 | 502 | 502,560 | 887 | 685,824 | 1,092 | 721,309 | 544 | 408,127 | 10.1...do. |
| 3 | 1,200 | 1,000 | 5 | 2,500 | | | | 1 | 1,000 | | | 11.2...do. |
| 5 | 2,800 | 1 | 250 | 15 | 5,100 | | | 2 | 525 | 2 | 880 | 11.3...do. |
| 5 | 098 | 1 | 2,400 | 10 | 18,050 | 74 | 02,253 | 118 | 87,731 | 23 | 40,460 | 11.4...do. |
| 5 | 3,100 | 3 | 3,280 | 74 | 02,253 | | | | | 5 | 2,460 | 11.5...do. |
| 5,748 | 2,011,383 | 0,090 | 3,849,070 | 8,317 | 3,016,430 | 7,097 | 3,898,538 | 7,030 | 3,824,050 | 3,588 | 1,018,218 | 11.6...do. |
| | | 1 | 500 | 1 | 450 | 1 | 1,000 | 2 | 2,200 | 2 | 800 | 12.0...do. |
| 5 | 098 | 1 | 2,400 | 10 | 18,050 | 74 | 02,253 | 118 | 87,731 | 23 | 40,460 | 12.3...do. |
| 5 | 3,100 | 3 | 3,280 | 74 | 02,253 | | | | | 1 | 2,000 | 12.4...do. |

REAL ESTATE MORTGAGES.

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING
NORTH CENTRAL DIVISION—Continued.

SOUTH CENTRAL DIVISION.

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH CENTRAL DIVISION—Continued.

SOUTH CENTRAL DIVISION.

REAL ESTATE MORTGAGES.

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING
WESTERN DIVISION.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|---------|---------------|---------|--------------|---------|--------------|---------|--------------|---------|--------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Total..... | 269,659 | \$557,881,662 | 12,637 | \$80,217,933 | 16,118 | \$82,272,001 | 18,558 | \$42,638,238 | 23,325 | \$47,042,435 |
| 0.0 per cent..... | 718 | 1,784,060 | 34 | 69,911 | 45 | 86,459 | 37 | 67,037 | 63 | 237,400 |
| 1.0....do..... | 20 | 211,411 | 2 | 1,281 | 8 | 3,000 | 1 | — 300 | 3 | 201,000 |
| 1.8....do..... | 4 | 4,242 | 2 | 3,050 | | | | | | |
| 1.5....do..... | 3 | 7,700 | | | 1 | 4,800 | | | | |
| 2.0....do..... | 29 | 55,695 | 3 | 2,100 | 3 | 4,400 | 3 | 1,235 | 4 | 11,400 |
| 2.5....do..... | 5 | 17,257 | | | | | | | | |
| 3.0....do..... | 37 | 1,127,342 | 1 | 1,200 | | | 4 | 13,515 | 8 | 1,021,268 |
| 3.3....do..... | 1 | 600 | | | | | | | | |
| 3.5....do..... | 3 | 133,200 | | | | | | | | |
| 4.0....do..... | 75 | 322,767 | 2 | 1,940 | 1 | 100 | 6 | 13,453 | 4 | 2,700 |
| 4.3....do..... | 1 | 800 | | | | | | | | |
| 4.6....do..... | 7 | 38,210 | | | 1 | 2,440 | | | | |
| 4.8....do..... | 1 | 3,668 | | | | | | | | |
| 5.0....do..... | 406 | 18,299,743 | 11 | 11,525 | 21 | 240,433 | 18 | 35,410 | 38 | 627,265 |
| 5.3....do..... | 1 | 1,500 | | | 1 | 7,000 | 6 | 14,400 | 1 | 1,500 |
| 5.5....do..... | 11 | 149,575 | | | 2 | 6,450 | | | | |
| 6.0....do..... | 6,279 | 40,918,921 | 115 | 2,569,087 | 141 | 2,462,248 | 222 | 9,857,581 | 201 | 5,010,020 |
| 6.3....do..... | 69 | 127,478 | | | 1 | 1,000 | | | 6 | 54,750 |
| 6.6....do..... | 123 | 1,280,207 | | | 1 | 7,000 | 6 | 14,400 | | |
| 6.8....do..... | 1 | 25,000 | | | | | | | | |
| 6.8....do..... | 5 | 28,100 | | | | | | | 1 | 12,000 |
| 7.0....do..... | 41,182 | 70,041,027 | 1,218 | 6,283,428 | 2,274 | 2,887,927 | 2,580 | 5,602,921 | 4,338 | 0,407,052 |
| 7.1....do..... | 1 | 20,000 | | | | | 5 | 60,000 | 8 | 57,150 |
| 7.6....do..... | 63 | 853,108 | | | | | | | | |
| 7.4....do..... | 3 | 67,257 | | | | | | | | |
| 7.5....do..... | 801 | 6,010,038 | 5 | 8,063 | 10 | 171,742 | .60 | 407,132 | 110 | 609,800 |
| 7.6....do..... | 1 | 1,030 | | | | | | | | |
| 7.7....do..... | 3 | 80,400 | | | | | 2 | 72,400 | | |
| 7.8....do..... | 83 | 557,031 | | | | | 8 | 172,840 | 8 | 87,500 |
| 8.0....do..... | 30,052 | 107,111,003 | 363 | 1,201,728 | 818 | 3,302,701 | 1,503 | 6,610,912 | 2,016 | 8,048,511 |
| 8.2....do..... | 2 | 52,500 | | | | | | | 1 | 50,000 |
| 8.3....do..... | 141 | 983,661 | | | 5 | 50,300 | 2 | 28,500 | 11 | 61,871 |
| 8.4....do..... | 1 | 6,222 | | | | | | | | |
| 8.5....do..... | 1,611 | 8,011,143 | 2 | 23,000 | 64 | 318,265 | 156 | 720,128 | 100 | 910,072 |
| 8.6....do..... | 3 | 17,800 | | | | | | | 1 | 2,600 |
| 8.7....do..... | 18 | 65,748 | 1 | 800 | | | | | | |
| 8.8....do..... | 77 | 568,046 | | | 1 | 10,000 | 6 | 17,550 | 5 | 20,850 |
| 8.9....do..... | 1 | 1,700 | | | | | 9 | 85,600 | 8 | 50,724 |
| 9.0....do..... | 10,649 | 35,942,304 | 105 | 877,483 | 601 | 2,098,625 | 816 | 3,202,413 | 878 | 2,017,234 |
| 9.1....do..... | 2 | 6,000 | | | | | | | | |
| 9.2....do..... | 1 | 150,000 | | | | | | | | |
| 9.3....do..... | 112 | 548,113 | | | 8 | 20,000 | 2 | 83,000 | 3 | 11,000 |
| 9.4....do..... | 4 | 24,084 | | | | | 1 | 5,000 | 1 | 1,200 |
| 9.5....do..... | 827 | 8,001,602 | 11 | 142,400 | 57 | 203,091 | 84 | 274,840 | 107 | 423,015 |
| 9.6....do..... | 3 | 30,000 | | | | | 1 | 10,000 | 1 | 10,000 |
| 9.7....do..... | 2 | 14,000 | | | | | 1 | 9,000 | | |
| 9.8....do..... | 86 | 214,456 | 1 | 31,000 | 2 | 2,000 | 5 | 14,100 | 8 | 92,406 |
| 10.0....do..... | 85,637 | 140,047,358 | 2,857 | 6,917,213 | 5,110 | 10,041,230 | 6,001 | 12,132,639 | 6,700 | 11,172,268 |
| 10.2....do..... | 1 | 2,500 | | | | | | | | |
| 10.3....do..... | 20 | 138,870 | | | | | 1 | 3,500 | | |
| 10.5....do..... | 897 | 1,412,130 | 35 | 150,893 | 47 | 220,911 | 30 | 137,847 | 42 | 113,275 |
| 10.6....do..... | 1 | 5,200 | 1 | 5,200 | | | | | | |
| 10.7....do..... | 2 | 21,275 | | | | | | | | |
| 10.8....do..... | 19 | 54,735 | 2 | 19,250 | 3 | 12,800 | 1 | 20,000 | | |
| 11.0....do..... | 2,926 | 6,190,180 | 211 | 698,464 | 204 | 600,707 | 193 | 630,281 | 110 | 287,779 |
| 11.2....do..... | 4 | 3,800 | | | | | | | | |
| 11.3....do..... | 44 | 177,157 | 25 | 101,705 | 8 | 35,075 | 1 | 2,500 | | |
| 11.4....do..... | 2 | 3,000 | | | 1 | 2,500 | | | 1 | 600 |
| 11.5....do..... | 503 | 1,438,192 | 81 | 337,220 | 50 | 101,507 | 34 | 80,005 | 28 | 89,206 |
| 11.6....do..... | 3 | 13,230 | | | | | 3 | 18,250 | | |
| 11.7....do..... | 11 | 61,400 | 3 | 26,000 | 3 | 21,700 | 3 | 10,500 | | |
| 11.8....do..... | 21 | 65,015 | 4 | 30,180 | 4 | 6,100 | 2 | 1,600 | 4 | 8,075 |
| 11.9....do..... | 1 | 1,300 | 1 | 1,300 | | | | | | |
| 12.0....do..... | 53,904 | 70,745,083 | 4,284 | 6,053,280 | 8,588 | 0,829,000 | 8,007 | 5,439,445 | 4,262 | 5,559,088 |
| 12.3....do..... | 0 | 35,585 | 1 | 4,135 | | | 1 | 1,200 | | |
| 12.5....do..... | 125 | 344,445 | 10 | 180,480 | 5 | 6,950 | 6 | 15,208 | 12 | 10,668 |
| 12.8....do..... | 7 | 17,404 | 1 | 6,000 | | | 1 | 2,504 | 1 | 1,200 |
| 13.0....do..... | 725 | 1,234,102 | 87 | 88,032 | 51 | 42,128 | 20 | 25,877 | 13 | 23,040 |
| 13.3....do..... | 11 | 18,007 | 1 | 750 | 2 | 2,400 | | | | |
| 13.5....do..... | 600 | 1,219,468 | 157 | 482,483 | 71 | 119,920 | 36 | 38,347 | 26 | 28,501 |
| 13.6....do..... | 1 | 6,350 | | | | | | | | |
| 13.7....do..... | 1 | 250 | | | | | | | | |
| 13.8....do..... | 7 | 12,920 | 2 | 4,000 | 1 | 250 | | | | |
| 13.9....do..... | 1 | 2,400 | 1 | 2,400 | | | 2 | 6,000 | 1 | 900 |
| 14.0....do..... | 701 | 958,796 | 72 | 197,805 | 84 | 150,961 | 43 | 60,909 | 41 | 40,824 |
| 14.3....do..... | 2 | 2,638 | | | 1 | 350 | | | | |
| 14.4....do..... | 4 | 6,250 | 1 | 1,000 | | | | | | |
| 14.5....do..... | 11 | 20,092 | 1 | 7,000 | | | | | | |
| 14.8....do..... | 4 | 9,600 | | | | | | | | |
| 15.0....do..... | 18,505 | 11,834,006 | 1,212 | 1,437,705 | 1,007 | 1,038,202 | 1,355 | 1,272,039 | 1,423 | 1,202,806 |
| 15.5....do..... | 1 | 600 | | | | | | | | |
| 16.0....do..... | 181 | 268,000 | 18 | 85,028 | 14 | 17,517 | 10 | 27,225 | 5 | 8,600 |
| 16.5....do..... | 33 | 23,273 | 5 | 4,065 | 1 | 450 | 14 | 4,635 | 2 | 2,000 |
| 16.8....do..... | 2 | 3,200 | | | | | | | 2 | 3,200 |
| 17.0....do..... | 32 | 84,830 | 2 | 1,700 | 8 | 6,800 | 8 | 2,000 | 4 | 4,477 |

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

WESTERN DIVISION.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|--------------|---------|--------------|---------|--------------|---------|--------------|---------|--------------|---------|--------------|-----------------------|
| Number. | Amount. | |
| 25,379 | \$63,331,978 | 25,016 | \$48,118,978 | 27,268 | \$52,800,830 | 36,260 | \$85,101,762 | 38,853 | \$77,027,370 | 45,030 | \$63,330,983 |Total. |
| 52 | 92,207 | 89 | 60,070 | 91 | 150,042 | 125 | 640,045 | 105 | 100,540 | 127 | 175,250 | 0.0 per cent. |
| | | 1 | 200 | 1 | 2,100 | 3 | 1,800 | 1 | 500 | 6 | 1,730 | 1.0...do. |
| | | | | 2 | 1,192 | | | | | | | 1.3...do. |
| | | | | 1 | 400 | | | | | | | 1.5...do. |
| | | | | 2 | 14,357 | 4 | 2,500 | 8 | 5,720 | 2 | 6,770 | 2.0...do. |
| 2 | 10,432 | 8 | 8,000 | 2 | 1,500 | 1 | 11,000 | 6 | 4,805 | 2 | 4,757 | 2.5...do. |
| | | 1 | 000 | 3 | 12,400 | 8 | 0,175 | | | 7 | 40,907 | 3.0...do. |
| 9 | 82,438 | 10 | 18,341 | 2 | 3,200 | 1 | 180,000 | 15 | 48,404 | 12 | 65,589 | 3.5...do. |
| | | | | 3 | 24,500 | 13 | 70,296 | | | | 1 | 4,000 |
| | | | | | | 1 | 600 | 9 | 2,000 | | | 4.3...do. |
| | | | | | | | | 1 | 0,500 | | | 4.5...do. |
| 37 | 5,150,804 | 60 | 245,277 | 44 | 124,085 | 50 | 1,845,560 | 63 | 821,162 | 65 | 5,184,232 | 4.8...do. |
| | | | | | | | | | | | | 5.0...do. |
| | | | | | | | | | | | | 5.3...do. |
| 688 | 5,011,483 | 1,072 | 2,746,680 | 786 | 3,123,325 | 1 | 1,000 | 2 | 10,800 | 8 | 2,000 | 5.5...do. |
| 1 | 1,200 | 1 | 56,900 | | 3,442,270 | 778 | 4,440,601 | 972 | 5,747,000 | 1,210 | 5,020,071 | 6.0...do. |
| 10 | 70,857 | 6 | 25,050 | | | 4 | 1,850 | 15 | ,10,400 | 47 | 56,128 | 6.9...do. |
| | | | | 9 | 288,960 | 10 | 32,887 | 22 | 466,761 | 58 | 344,122 | 6.5...do. |
| | | | | | | 1 | 25,000 | | | | | 6.6...do. |
| 1 | 4,000 | | | | | | | | | | | |
| 5,171 | 6,283,102 | 3,663 | 4,800,263 | 8,669 | 6,705,000 | 5,714 | 12,020,010 | 5,486 | 10,510,657 | 7,000 | 13,707,561 | 6.8...do. |
| 0 | 81,700 | 6 | 24,200 | 1 | 20,000 | 13 | 107,100 | 6 | 00,500 | 11 | 151,875 | 7.0...do. |
| | | | | | | | | 1 | 32,600 | 10 | 242,588 | 7.3...do. |
| | | | | | | | | | | 2 | 34,757 | 7.4...do. |
| 83 | 668,841 | 40 | 230,400 | 55 | 203,555 | 123 | 1,441,715 | 117 | 1,087,730 | 180 | 1,021,555 | 7.5...do. |
| | | | | | | | | 1 | 1,030 | | | 7.6...do. |
| 4 | 240,400 | 1 | 4,400 | 1 | 18,500 | 2 | 0,641 | 5 | 81,550 | 1 | 8,000 | 7.7...do. |
| 2,360 | 8,080,365 | 2,432 | 7,555,568 | 2,757 | 10,501,749 | 5,568 | 23,085,248 | 5,418 | 17,165,908 | 6,202 | 10,002,326 | 7.8...do. |
| | | | | | | 1 | 2,500 | | | | | |
| 7 | 18,400 | 15 | 174,500 | 24 | 220,400 | 21 | 180,064 | 23 | 77,850 | 83 | 176,070 | 8.2...do. |
| 201 | 1,075,184 | 128 | 882,000 | 175 | 1,054,210 | 209 | 1,103,167 | 245 | 1,420,570 | 243 | 1,474,010 | 8.3...do. |
| | | | | | | | | 2 | 15,200 | | | 8.4...do. |
| 13 | 123,098 | 10 | 4,000 | 3 | 12,913 | 1 | 0,020 | 0 | 61,800 | 1 | 4,100 | 8.5...do. |
| | | | 43,700 | 11 | 04,071 | 8 | 00,089 | | | 0 | 36,004 | 8.6...do. |
| 855 | 2,630,680 | 875 | 8,273,703 | 1,057 | 3,978,557 | 1,570 | 1,261,810 | 1,002 | 6,025,083 | 2,102 | 0,182,730 | 8.8...do. |
| | | | | | | | | 2 | 0,000 | | | 9.0...do. |
| 9 | 75,073 | 18 | 68,077 | 17 | 60,200 | 24 | 113,720 | 23 | 77,085 | 13 | 70,050 | 9.2...do. |
| 1 | 13,384 | | | | | | | | | 1 | 4,500 | 9.3...do. |
| 99 | 500,510 | 81 | 410,880 | 92 | 402,360 | 90 | 500,053 | 102 | 531,085 | 104 | 530,380 | 0.4...do. |
| 1 | 4,000 | | | | | | | | | | | 0.5...do. |
| | | | | | | | | | | | | 0.6...do. |
| 1 | 1,000 | 8 | 57,040 | 4 | 30,000 | 1 | 5,000 | 5 | 23,087 | 1 | 8,000 | 0.7...do. |
| 7,024 | 12,404,004 | 7,452 | 11,040,400 | 8,735 | 14,444,017 | 12,808 | 22,435,071 | 12,000 | 20,213,545 | 15,880 | 25,180,265 | 0.8...do. |
| 1 | 1,200 | 4 | 24,500 | 9 | 18,020 | 2 | 0,550 | 1 | 2,500 | 4 | 4,000 | 10.0...do. |
| 54 | 130,871 | 56 | 173,002 | 52 | 163,617 | 20 | 163,504 | 18 | 64,900 | 25 | 86,410 | 10.5...do. |
| | | | | | | | | 1 | 1,275 | | | 10.6...do. |
| 3 | 4,300 | 3 | 8,257 | 1 | 1,300 | 2 | 5,700 | 524 | 780,410 | 501 | 748,003 | 10.7...do. |
| 167 | 397,007 | 212 | 483,270 | 302 | 680,031 | 502 | 874,602 | | | | | 10.8...do. |
| 1 | 1,000 | 5 | 7,028 | 1 | 1,500 | 1 | 4,000 | 3 | 2,800 | 1 | 1,500 | 11.0...do. |
| 42 | 110,221 | 61 | 128,055 | 36 | 82,277 | 43 | 81,816 | 45 | 208,840 | 83 | 208,010 | 11.1...do. |
| | | | | | | | | 2 | | | | 11.2...do. |
| 1 | 550 | 1 | 2,000 | 3 | 6,610 | 1 | 600 | 1 | 1,000 | | | 11.3...do. |
| 4,710 | 5,083,202 | 6,040 | 6,628,563 | 6,138 | 8,147,810 | 6,223 | 8,013,505 | 7,400 | 8,703,268 | 8,063 | 9,033,832 | 11.4...do. |
| | | | | | | 2 | 8,200 | 1 | 10,000 | | | 12.3...do. |
| 17 | 12,345 | 9 | 10,550 | 13 | 10,524 | 7 | 11,000 | 17 | 35,022 | 20 | 41,708 | 12.5...do. |
| 1 | 1,500 | | | 3 | 6,200 | | | | | | | 12.8...do. |
| 38 | 51,584 | 99 | 180,500 | 168 | 140,768 | 90 | 203,087 | 114 | 239,900 | 155 | 238,184 | 13.0...do. |
| 1 | 1,000 | 1 | 2,500 | 1 | 500 | 1 | 1,977 | 3 | 8,030 | 1 | 1,450 | 13.3...do. |
| 63 | 77,893 | 87 | 132,086 | 72 | 98,884 | 29 | 32,028 | 42 | 70,081 | 71 | 120,130 | 13.5...do. |
| | | | | | | 1 | 6,350 | | | | | 13.6...do. |
| | | | | | | | | | | | | 13.7...do. |
| 53 | 57,190 | 56 | 61,803 | 70 | 70,970 | 47 | 54,321 | 130 | 146,800 | 96 | 110,014 | 13.8...do. |
| | | | | | | | | 1 | 1,500 | 2 | 3,750 | 14.0...do. |
| | | | | | | | | 2 | 4,800 | 3 | 4,100 | 14.5...do. |
| 1,482 | 1,514,160 | 1,744 | 1,869,020 | 1,439 | 1,016,617 | 1,006 | 738,872 | 1,403 | 1,046,815 | 1,341 | 1,112,455 | 14.8...do. |
| 1 | 600 | | | | | | | | | | | 15.0...do. |
| 11 | 17,725 | 11 | 12,525 | 11 | 9,255 | 23 | 49,840 | 33 | 53,347 | 45 | 35,807 | 15.5...do. |
| 2 | 2,923 | 1 | 2,200 | 3 | 2,700 | 1 | 300 | 4 | 3,400 | | | 16.0...do. |
| 4 | 5,000 | 4 | 4,750 | | | 2 | 700 | 6 | 5,760 | 4 | 8,019 | 16.5...do. |

TABLE 66.—NUMBER AND AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING
WESTERN DIVISION—Continued.

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

WESTERN DIVISION—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|-------------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|-----------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 1,483 | \$1,011,247 | 1,248 | \$831,203 | 919 | \$651,157 | 659 | \$571,007 | 873 | \$740,019 | 1,018 | \$654,510 | 17.5 percent. |
| | | | | | | | | 1 | 1,000 | | | 18.0...do. |
| | | | | | | 1 | 500 | | 27,600 | | | 18.5...do. |
| | | | | | | | | 8 | 6,500 | | | 18.7...do. |
| | | | | | | | | | | | | 10.0...do. |
| 14 | 9,722 | 2 | 4,900 | 6 | | 7 | | 23 | 17,848 | 89 | 18,028 | 19.5...do. |
| 15 | 12,632 | 15 | 9,087 | 6 | 12,350 | 7 | 11,270 | 10 | 12,700 | 0 | 4,350 | 20.0...do. |
| | | 6 | 4,718 | 10 | 7,085 | 7 | 8,243 | | | | | 21.0...do. |
| | | 1 | 708 | | | | | | | | | 21.5...do. |
| | | | | | | | | 63 | 18,850 | 1 | 250 | 22.0...do. |
| 453 | 240,870 | 420 | 208,582 | 835 | 210,346 | 834 | 211,129 | 474 | 831,135 | 553 | 803,580 | 24.0...do. |
| 2 | 23,130 | 1 | 100 | | | | | 2 | 935 | 2 | 3,000 | 25.0...do. |
| 1 | 500 | | | | | | | | | 2 | 975 | 27.0...do. |
| 24 | 8,701 | 23 | 10,647 | 16 | 9,003 | 10 | 5,012 | 19 | 19,000 | 22 | 10,704 | 28.0...do. |
| | | | | | | | | | | | | 30.0...do. |
| 78 | 82,620 | 89 | 14,611 | 43 | 15,303 | 48 | 17,908 | 120 | 37,406 | 94 | 37,028 | 32.0...do. |
| | | | | 1 | 320 | | | | | | | 36.0...do. |
| | | | | | | | | 2 | 450 | | | 38.0...do. |
| 8 | 473 | | | | | 1 | 100 | 1 | 805 | 1 | 250 | 40.0...do. |
| 6 | 1,220 | 13 | 5,723 | 8 | 8,000 | 8 | 8,564 | 17 | 6,150 | 12 | 5,020 | 42.0...do. |
| | | | | | | | | | | 3 | 1,400 | 48.0...do. |
| 10 | 11,642 | 80 | 7,308 | 36 | 5,900 | 36 | 8,612 | 18 | 7,692 | 93 | 9,020 | 50.0...do. |
| | | | | | | 1 | 300 | | | 23 | 4,233 | 54.0...do. |
| | | | | 2 | 895 | 1 | 150 | | | | | 60.0...do. |
| | | | | | | | | 1 | 600 | | | 62.0...do. |
| | | | | | | | | | | | | 72.0...do. |
| | | | | | | | | 1 | 250 | | | 77.0...do. |
| 1 | 80 | | | | | | | | | | | 80.0...do. |
| | | | | 1 | 250 | | | | | | | 84.0...do. |
| | | | | | | | | | | | | 90.0...do. |
| | | | | | | | | | | | | |
| | | 4 | 526 | 12 | 2,115 | | | | | | | 108.0...do. |
| 1 | 100 | | | | | | | | | | | 120.0...do. |
| | | | | | | | | | | | | 144.0...do. |
| | | | | | | | | | | | | 150.0...do. |
| | | | | | | | | | | | | 160.0...do. |
| | | | | | | | | | | 1 | 485 | 160.0...do. |
| | | | | | | | | | | 2 | 700 | 180.0...do. |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889,
THE UNITED STATES.

| RATES OF INTEREST. | Total. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|-----------|-----------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| | | | | | | | | | | |
| Total..... | 4,770,060 | \$7,198,106,681 | 272,150 | \$308,322,027 | 325,875 | \$475,873,363 | 374,550 | \$573,281,954 | 400,313 | \$505,423,863 |
| 0.0 per cent..... | 7,800 | 9,927,968 | 530 | 470,409 | 603 | 643,820 | 617 | 764,185 | 733 | 1,345,594 |
| 0.3.....do..... | 3 | 62,625 | | * | | | | | | |
| 0.5.....do..... | 3 | 5,400 | | | | | 1 | 900 | | |
| 1.0.....do..... | 455 | 590,839 | 36 | 71,102 | 71 | 61,400 | 34 | 51,973 | 40 | 33,860 |
| 1.3.....do..... | 8 | 11,025 | 2 | 9,150 | 2 | 930 | | | | |
| 1.5.....do..... | 12 | 7,658 | 1 | 250 | | | 1 | 100 | 2 | 5,034 |
| 1.6.....do..... | 1 | 5,000 | | | | | | | 1 | 5,000 |
| 2.0.....do..... | 276 | 487,349 | 10 | 10,637 | 23 | 20,160 | 42 | 48,727 | 20 | 97,510 |
| 2.3.....do..... | 2 | 2,300 | | | 1 | 1,900 | 1 | 400 | | |
| 2.5.....do..... | 58 | 177,621 | | | 2 | 9,245 | 7 | 22,005 | 2 | 1,450 |
| 2.7.....do..... | 1 | 800 | | | | | | | | |
| 2.8.....do..... | 1 | 1,605 | | | | | | | 1 | 1,065 |
| 3.0.....do..... | 1,411 | 4,443,251 | 80 | 72,502 | 81 | 126,308 | 102 | 215,054 | 110 | 102,881 |
| 3.1.....do..... | 1 | 85,000 | | | 1 | 85,000 | | | | |
| 3.2.....do..... | 2 | 8,000 | 1 | 6,000 | | | | | | |
| 3.3.....do..... | 8 | 11,700 | | | | | | | 1 | 4,500 |
| 3.5.....do..... | 135 | 1,453,843 | 2 | 1,701 | 5 | 18,054 | 14 | 32,000 | 0 | 48,456 |
| 3.6.....do..... | 2 | 14,183 | | | | | | | 1 | 14,000 |
| 3.7.....do..... | 12 | 12,300 | | | | | | | | |
| 3.8.....do..... | 3 | 7,080 | | | | | | | | |
| 4.0.....do..... | 10,832 | 93,705,376 | 217 | 704,252 | 533 | 2,858,345 | 680 | 3,705,304 | 820 | 8,411,772 |
| 4.1.....do..... | 8 | 150,000 | | | | | | | | |
| 4.2.....do..... | 71 | 284,350 | | | | | | | 1 | 200,000 |
| 4.3.....do..... | 321 | 5,298,450 | 1 | 2,095 | | | 1 | 28,080 | 8 | 23,400 |
| 4.4.....do..... | 5 | 174,300 | | | | | | | | |
| 4.5.....do..... | 12,928 | 183,278,089 | 67 | 979,161 | 284 | 4,280,780 | 612 | 12,038,945 | 697 | 11,471,005 |
| 4.6.....do..... | 8 | 191,709 | | | | | | | 1 | 3,709 |
| 4.7.....do..... | 16 | 148,075 | | | | | | | | |
| 4.8.....do..... | 206 | 2,003,502 | 1 | 4,682 | 5 | 17,311 | 5 | 26,864 | | |
| 5.0.....do..... | 272,321 | 1,305,087,463 | 3,043 | 20,402,508 | 10,201 | 57,869,738 | 15,515 | 80,800,091 | 18,945 | 90,905 |
| 5.1.....do..... | 101 | 129,602 | | | | | | | 3 | 2,649 |
| 5.2.....do..... | 408 | 895,994 | 32 | 25,075 | 40 | 28,870 | 89 | 45,650 | 51 | 42,480 |
| 5.3.....do..... | 4,808 | 14,333,404 | 10 | 10,443 | 17 | 65,517 | 11 | 45,800 | 7 | 24,328 |
| 5.4.....do..... | 77 | 178,705 | 2 | 2,100 | 1 | 2,260 | 3 | 12,728 | 3 | 4,100 |
| 5.5.....do..... | 17,720 | 58,454,101 | 434 | 2,143,640 | 783 | 3,307,015 | 1,033 | 4,180,133 | 1,334 | 4,855,198 |
| 5.6.....do..... | 1 | 500 | | | | | 1 | 500 | | |
| 5.7.....do..... | 13 | 64,822 | | | | | | | 1 | 10,000 |
| 5.8.....do..... | 74 | 712,030 | 1 | 5,090 | 1 | 1,100 | 1 | 4,200 | 5 | 107,000 |
| 6.0.....do..... | 2,218,244 | 3,505,706,816 | 140,800 | 280,820,816 | 165,097 | 285,995,798 | 188,176 | 320,160,117 | 198,881 | 821,016,077 |
| 6.1.....do..... | 68 | 80,000 | | | 7 | 9,700 | 5 | 6,000 | 8 | 2,700 |
| 6.2.....do..... | 2,040 | 2,465,909 | 1 | 450 | 110 | 122,550 | 143 | 140,000 | 186 | 212,075 |
| 6.3.....do..... | 915 | 1,247,895 | 0 | 5,950 | 35 | 46,831 | 26 | 39,000 | 44 | 75,700 |
| 6.4.....do..... | 27 | 30,200 | | | 6 | 5,700 | 4 | 1,500 | 3 | 8,900 |
| 6.5.....do..... | 9,936 | 19,981,200 | 1,032 | 1,892,630 | 900 | 1,036,724 | 964 | 1,518,895 | 876 | 1,010,456 |
| 6.6.....do..... | 983 | 701,440 | | | 2 | 2,000 | 5 | 8,800 | 06 | 103,759 |
| 6.7.....do..... | 101 | 147,850 | 1 | 15,000 | 5 | 0,150 | 8 | 11,000 | 8 | 9,000 |
| 6.8.....do..... | 61 | 182,075 | 2 | 2,000 | 3 | 5,845 | 3 | 34,005 | 11 | 22,174 |
| 6.9.....do..... | 201 | 294,300 | | | 1 | 1,200 | | | 12 | 13,650 |
| 7.0.....do..... | 486,500 | 510,117,515 | 21,484 | 80,748,534 | 30,263 | 36,800,052 | 37,815 | 44,345,420 | 41,254 | 47,758,288 |
| 7.1.....do..... | 17 | 17,645 | | | | | 4 | 2,350 | 1 | 1,845 |
| 7.2.....do..... | 890 | 725,263 | 53 | 41,100 | 60 | 40,750 | 62 | 43,820 | 50 | 47,250 |
| 7.3.....do..... | 792 | 800,791 | 116 | 119,886 | 96 | 119,280 | 76 | 82,731 | 88 | 112,524 |
| 7.4.....do..... | 8 | 11,021 | | | | | | | 1 | 1,200 |
| 7.5.....do..... | 11,761 | 15,107,379 | 881 | 651,817 | 430 | 536,790 | 587 | 591,309 | 921 | 1,120,968 |
| 7.6.....do..... | 10 | 43,050 | | | | | | | 2 | 1,350 |
| 7.7.....do..... | 5 | 5,020 | | | | | | | | |
| 7.8.....do..... | 2,853 | 1,020,808 | 1 | 1,500 | 1 | 600 | 1 | 220 | 113 | 67,653 |
| 7.9.....do..... | 2 | 2,900 | | | 2 | 15,200 | 33 | 18,185 | | 100 |
| 8.0.....do..... | 941,434 | 841,040,897 | 64,284 | 45,942,883 | 60,880 | 47,453,630 | 66,388 | 51,715,502 | 74,058 | 59,021,416 |
| 8.1.....do..... | 2 | 1,100 | | | | 1 | 1,000 | | | |
| 8.2.....do..... | 9 | 25,100 | | | | | | | | |
| 8.3.....do..... | 401 | 387,108 | 4 | 4,658 | 6 | 14,200 | 8 | 8,311 | 5 | 14,900 |
| 8.4.....do..... | 216 | 280,552 | | | | | | | 25 | 50,073 |
| 8.5.....do..... | 4,802 | 6,028,911 | 108 | 130,714 | 162 | 206,192 | 290 | 301,361 | 405 | 402,500 |
| 8.6.....do..... | 124 | 64,050 | | | | | | | | |
| 8.7.....do..... | 213 | 100,150 | | | | | | | | |
| 8.8.....do..... | 64 | 95,770 | | | | | | | | |
| 8.9.....do..... | 1 | 100 | | | | | | | | |
| 9.0.....do..... | 40,201 | 58,820,377 | 2,280 | 3,300,404 | 2,420 | 3,808,874 | 2,762 | 3,551,777 | 2,859 | 3,644,157 |
| 9.1.....do..... | 21 | 25,449 | 3 | 1,041 | 4 | 1,291 | 4 | 1,485 | 7 | 2,482 |
| 9.2.....do..... | 19 | 8,400 | | | | | | | 4 | 2,400 |
| 9.3.....do..... | 97 | 89,501 | | | | | | | 1 | 100 |
| 9.4.....do..... | 3 | 3,425 | | | | | | | 4 | 10,275 |
| 9.5.....do..... | 536 | 1,100,313 | 18 | 41,427 | 12 | 17,215 | 21 | 57,050 | 39 | 92,032 |
| 9.6.....do..... | 10 | 10,200 | | | | | 2 | 6,200 | | |
| 9.7.....do..... | 6 | 10,064 | | | | | | | | |
| 9.8.....do..... | 57 | 45,500 | | | | | | | 1 | 6,500 |
| 10.0.....do..... | 578,984 | 369,885,803 | 33,585 | 18,480,418 | 39,158 | 20,840,705 | 44,507 | 25,204,252 | 50,247 | 28,012,895 |
| 10.1.....do..... | 1 | 5,000 | | | | | | | | |
| 10.2.....do..... | 1 | 100 | | | | | | | | |
| 10.3.....do..... | 74 | 76,632 | | | | | | | 2 | 750 |
| 10.4.....do..... | 11 | 7,500 | | | | | | | | |
| 10.5.....do..... | 1,030 | 1,489,551 | 87 | 43,503 | 33 | 64,484 | 47 | 80,222 | 60 | 110,960 |
| 10.6.....do..... | 3 | 3,800 | | | | | | | 1 | 1,200 |
| 10.7.....do..... | 13 | 32,800 | 1 | 2,000 | | | | | 1 | 1,000 |

INTEREST ON MORTGAGE DEBT.

207

BEARING SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS.

THE UNITED STATES.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|-----------------|--------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 434,905 | \$628,615,856 | 472,416 | \$654,900,617 | 522,082 | \$777,232,827 | 635,080 | \$970,085,507 | 623,051 | \$987,132,022 | 701,229 | \$1,106,838,555 | ...Total. |
| 878 | 761,492 | 897 | 984,602 | 817 | 1,050,777 | 951 | 1,273,305 | 876 | 1,074,181 | 969 | 1,559,507 | 0.0 per cent. |
| 37 | 28,245 | 82 | 88,605 | 1 | 3,000 | 1 | 2,825 | | | 2 | 60,000 | 0.3...do. |
| 1 | 750 | | | 40 | 51,138 | 51 | 75,708 | 47 | 53,085 | 1 | 1,500 | 0.5...do. |
| 20 | 23,265 | 27 | 37,323 | 24 | 125,078 | 30 | 49,770 | 43 | 46,195 | 87 | 124,900 | 1.0...do. |
| 7 | 8,703 | 3 | 6,011 | 4 | 2,100 | 6 | 61,050 | 12 | 24,400 | 4 | 1,525 | 1.3...do. |
| 1 | 303 | | | | | | | | | 1 | 570 | 1.5...do. |
| 136 | 272,173 | 141 | 202,569 | 166 | 380,110 | 188 | 1,850,222 | 184 | 850,905 | 207 | 786,878 | 1.0...do. |
| | | | | | | | | | | 1 | 3,000 | 2.0...do. |
| | | | | | | | | | | | | 2.3...do. |
| | | | | | | | | | | | | 2.5...do. |
| 8 | 18,000 | 11 | 10,771 | 20 | 574,203 | 21 | 1,000 | 1 | 1,200 | 4 | 4,125 | 3.3...do. |
| | | 1 | 183 | | | | | | | 21 | 50,805 | 3.5...do. |
| | | 9 | 10,000 | 3 | 1,700 | | | | | | | 3.6...do. |
| | | 1 | 600 | | | | | 2 | 7,080 | | | 3.7...do. |
| | | | | | | | | | | | | 3.8...do. |
| 947 | 4,082,108 | 1,118 | 7,320,633 | 1,703 | 10,041,502 | 1,411 | 13,582,280 | 1,158 | 21,133,161 | 1,733 | 10,875,783 | 4.0...do. |
| 9 | 13,900 | 16 | 20,000 | 8 | 7,800 | 7 | 8,350 | 8 | 150,000 | | | 4.1...do. |
| 1 | 4,402 | 9 | 73,104 | 33 | 580,204 | 65 | 1,285,075 | 16 | 17,500 | 14 | 15,900 | 4.2...do. |
| | | | | | | 2 | 165,000 | 92 | 1,400,397 | 116 | 1,803,089 | 4.3...do. |
| | | | | | | | | 1 | 800 | 2 | 8,500 | 4.4...do. |
| 937 | 13,651,081 | 1,130 | 14,050,488 | 2,146 | 25,828,851 | 2,175 | 20,802,495 | 2,009 | 29,002,940 | 2,860 | 40,810,025 | 4.5...do. |
| | | | | | | 1 | 100,000 | 1 | 18,000 | 5 | 75,000 | 4.6...do. |
| | | | | | | | | 6 | 60,304 | 8 | 75,300 | 4.7...do. |
| | | | | | | | | 78 | 745,761 | 82 | 691,950 | 4.8...do. |
| | | | | | | | | 41,862 | 207,802,026 | 40,824 | 240,713,031 | 5.0...do. |
| 10 | 113,549 | 1 | 6,000 | 1 | 6,378 | | | | | | | |
| 23,530 | 108,574,725 | 13 | 288,154 | 18 | 172,054 | 51 | 511,532 | 78 | 745,761 | | | |
| | | 20,512 | 120,030,583 | 36,018 | 108,407,377 | 41,081 | 180,357,527 | 41,862 | 207,802,026 | 40,824 | 240,713,031 | |
| 8 | 3,262 | 10 | 13,447 | 10 | 18,139 | 17 | 20,800 | 40 | 40,216 | 12 | 22,080 | 5.1...do. |
| 20 | 10,095 | 47 | 28,147 | 38 | 31,891 | 84 | 21,070 | 49 | 63,027 | 58 | 87,180 | 5.2...do. |
| 13 | 36,249 | 20 | 45,867 | 92 | 374,272 | 400 | 1,689,290 | 1,284 | 3,773,815 | 2,804 | 8,858,713 | 5.3...do. |
| 1 | 5,035 | 4 | 11,816 | 2 | 820 | 1 | 1,500 | 12 | 27,172 | 48 | 110,574 | 5.4...do. |
| 1,547 | 5,432,273 | 1,753 | 5,170,604 | 2,030 | 6,201,133 | 2,415 | 8,122,724 | 2,054 | 8,822,080 | 3,432 | 10,213,283 | 5.5...do. |
| | | | | | | | | | | | | |
| 2 | 5,400 | 1 | 10,000 | 1 | 10,000 | 2 | 6,478 | 5 | 13,944 | 1 | 12,000 | 5.6...do. |
| 5 | 74,750 | 5 | 206,300 | 3 | 4,000 | 21 | 165,380 | 15 | 73,030 | 17 | 70,502 | 5.8...do. |
| 210,550 | 320,001,173 | 222,540 | 323,618,102 | 220,424 | 340,803,076 | 203,101 | 405,507,097 | 275,083 | 425,435,178 | 317,084 | 513,070,342 | 6.0...do. |
| 10 | 111,100 | 7 | 9,050 | 1 | 1,200 | 0 | 10,550 | 17 | 18,400 | 9 | 10,400 | 6.1...do. |
| 213 | 235,000 | 226 | 208,470 | 230 | 322,175 | 235 | 283,105 | 204 | 360,024 | 402 | 615,400 | 6.2...do. |
| 58 | 83,150 | 63 | 99,440 | 106 | 124,035 | 100 | 224,061 | 200 | 303,228 | 178 | 244,310 | 6.3...do. |
| 5 | 5,050 | 1 | 3,000 | | | | | 4 | 1,650 | 4 | 8,800 | 6.4...do. |
| 888 | 1,734,918 | 747 | 1,320,150 | 763 | 1,605,087 | 878 | 2,033,758 | 988 | 2,011,030 | 1,345 | 8,017,073 | 6.5...do. |
| 123 | 245,372 | 116 | 215,659 | 14 | 10,750 | 6 | 5,150 | 0 | 7,400 | 12 | 12,550 | 6.6...do. |
| 10 | 10,530 | 7 | 6,350 | 7 | 5,500 | 14 | 13,450 | 20 | 10,150 | 21 | 41,100 | 6.7...do. |
| 10 | 12,290 | 3 | 2,550 | 2 | 26,000 | 7 | 12,675 | 10 | 47,850 | 10 | 10,020 | 6.8...do. |
| 3 | 1,100 | 5 | 2,100 | 14 | 16,050 | 68 | 88,700 | 71 | 80,500 | 27 | 20,000 | 6.9...do. |
| 40,018 | 51,840,897 | 41,311 | 40,387,273 | 46,028 | 55,307,906 | 55,012 | 70,074,264 | 50,911 | 72,781,088 | 60,704 | 87,470,087 | 7.0...do. |
| 4 | 5,200 | 2 | 1,550 | | | 8 | 2,000 | 1 | 1,500 | 2 | 2,600 | 7.1...do. |
| 80 | 63,250 | 78 | 58,250 | 70 | 59,325 | 125 | 110,531 | 155 | 130,911 | 154 | 121,070 | 7.2...do. |
| 45 | 42,318 | 64 | 80,073 | 44 | 24,700 | 85 | 43,100 | 81 | 83,175 | 147 | 152,875 | 7.3...do. |
| 919 | 1,085,634 | 1,055 | 1,004,089 | 1,363 | 1,140,751 | 1,047 | 2,221,001 | 2,140 | 2,580,118 | 2,401 | 3,868,113 | 7.5...do. |
| 3 | 36,000 | 1 | 2,500 | | | | | 1 | 300 | 8 | 2,900 | 7.6...do. |
| | | | | | | | | | | | | 7.7...do. |
| 210 | 123,001 | 311 | 167,219 | 435 | 320,565 | 505 | 301,070 | 580 | 387,326 | 651 | 458,170 | 7.8...do. |
| 77,714 | 63,720,837 | 80,570 | 67,700,517 | 100,716 | 97,075,260 | 152,018 | 150,717,208 | 125,002 | 117,305,833 | 130,208 | 133,205,812 | 7.9...do. |
| | | | | | | | | | | 1 | 100 | 8.1...do. |
| 10 | 61,750 | 10 | 13,850 | 17 | 18,800 | 35 | 33,005 | 94 | 74,315 | 211 | 143,220 | 8.2...do. |
| 23 | 50,435 | 23 | 47,695 | 7 | 9,063 | 13 | 10,452 | 29 | 22,502 | 96 | 64,272 | 8.3...do. |
| 452 | 394,631 | 449 | 625,354 | 478 | 460,245 | 576 | 769,469 | 818 | 1,097,032 | 1,075 | 1,076,023 | 8.4...do. |
| 1 | 300 | 12 | 5,000 | 25 | 11,100 | 32 | 11,800 | 66 | 35,350 | 77 | 42,600 | 8.5...do. |
| | | 1 | 600 | 8 | 20,100 | 7 | 14,800 | 2 | 2,350 | 28 | 15,170 | 8.6...do. |
| 3,268 | 3,550,902 | 3,904 | 4,097,247 | 5,810 | 6,534,296 | 7,332 | 9,093,027 | 7,001 | 10,794,856 | 7,945 | 10,887,747 | 8.7...do. |
| 1 | 17,000 | 1 | 500 | | | | | 1 | 750 | | | 8.8...do. |
| 3 | 3,500 | 4 | 8,150 | 21 | 10,000 | 17 | 13,450 | 4 | 15,090 | 41 | 18,800 | 9.2...do. |
| 40 | 66,730 | 47 | 90,585 | 57 | 80,099 | 113 | 243,478 | 103 | 297,422 | 85 | 172,775 | 9.5...do. |
| 1 | 2,000 | 2 | 700 | 2 | 700 | | | 2 | 200 | 3 | 1,100 | 9.6...do. |
| 53,242 | 30,885,283 | 59,013 | 31,553,017 | 64,850 | 36,020,788 | 77,740 | 54,892,602 | 75,404 | 55,010,563 | 81,133 | 66,871,218 | 10.0...do. |
| | | | | | 1 | 100 | | 1 | 6,000 | | | 10.1...do. |
| 1 | 100 | 1 | 1,400 | 21 | 11,700 | 41 | 25,500 | 1 | 14,000 | 4 | 20,532 | 10.2...do. |
| | | 4 | 2,100 | 5 | 3,200 | 1 | 800 | 1 | 1,400 | 1 | 1,400 | 10.4...do. |
| 76 | 114,603 | 94 | 84,661 | 204 | 174,659 | 230 | 274,417 | 135 | 141,780 | 115 | 898,050 | 10.5...do. |
| | | | | | 1 | 2,000 | | 1 | 1,000 | | | 10.7...do. |
| 8 | 8,300 | 2 | 2,800 | 8 | 16,500 | 1 | 1,100 | 2 | 1,100 | 1 | 1,100 | 10.8...do. |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING
THE UNITED STATES—Continued.

INTEREST ON MORTGAGE DEBT.

209

SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

THE UNITED STATES—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. | | | | |
|---------|-----------|---------|-----------|---------|------------|---------|-------------|---------|------------|---------|-------------|-----------------------|------------|------------|------------|------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | | | | | |
| 232 | \$363,902 | 206 | \$389,908 | 488 | \$874,410 | 591 | \$1,078,670 | 531 | \$770,983 | 584 | \$1,025,986 | 11.0 per cent. | | | | |
| 54 | 24,000 | 27 | 8,900 | 14 | 8,275 | 4 | 2,500 | 1 | 5,000 | 1 | 1,000 | 11.2...do. | | | | |
| 1 | 500 | 8 | 3,018 | 24 | 9,200 | | | | | | | 11.3...do. | | | | |
| 8 | 22,618 | 87 | 48,501 | 38 | 62,510 | 20 | 53,501 | 27 | 53,477 | 64 | 114,419 | 11.4...do. | | | | |
| | | 1 | 11,540 | 2 | 3,800 | 2 | 11,000 | | | | | 11.5...do. | | | | |
| 13,458 | 9,484,196 | 15,010 | 9,011,752 | 15,504 | 10,000,812 | 18,050 | 13,700,804 | 17,502 | 13,069,082 | 14,234 | 11,705,258 | 11.8...do. | | | | |
| | | | | | | | | | | 1 | 200 | 11.9...do. | | | | |
| | | | | | | | | | | 1 | 400 | 12.0...do. | | | | |
| | | | | | | | | | | | | 12.1...do. | | | | |
| | | | | | | | | | | | | 12.2...do. | | | | |
| 139 | 88,736 | 186 | 112,405 | 168 | 138,800 | 1 | 1,200 | 4 | 8,887 | 2 | 1,275 | 12.3...do. | | | | |
| | | | | | | 124 | 100,400 | 130 | 186,997 | 184 | 228,818 | 12.5...do. | | | | |
| 1 | 600 | | | | | 1 | 1,828 | 1 | 1,800 | | | 12.7...do. | | | | |
| 68 | 73,384 | 254 | 265,205 | 452 | 500,304 | 5 | 2,850 | 2 | 1,200 | 2 | 2,000 | 12.8...do. | | | | |
| | | | | | | 453 | 500,304 | 603 | 1,229,029 | 800 | 1,518,074 | 1,101 | 1,621,879 | 13.0...do. | | |
| | | | | | | | | | | 1 | 1,000 | | 13.1...do. | | | |
| | | | | | | | | | | 2 | 440 | | 13.2...do. | | | |
| | | | | | | | | | | 1 | 600 | 3 | 7,000 | 1 | 1,000 | 13.3...do. |
| | | | | | | | | | | | | | 13.4...do. | | | |
| 60 | 77,938 | 60 | 90,468 | 38 | 73,821 | 84 | 45,692 | 64 | 95,876 | 48 | 53,560 | 13.5...do. | | | | |
| | | | | | | | | | | | | | 13.6...do. | | | |
| | | | | | | | | | | | | | 13.7...do. | | | |
| 150 | 183,700 | 167 | 196,896 | 149 | 177,244 | 105 | 157,111 | 1 | 3,000 | 207 | 183,459 | 13.8...do. | | | | |
| | | | | | | | | 251 | 402,948 | | | | 14.0...do. | | | |
| | | | | | | | | 1 | 300 | | | | 14.2...do. | | | |
| | | | | | | | | | 2 | 8,000 | | | | 14.3...do. | | |
| 19 | 10,975 | 18 | 19,100 | 14 | 19,425 | 12 | 11,725 | 22 | 43,465 | 19 | 24,500 | 14.4...do. | | | | |
| 1 | 500 | 12 | 6,600 | 12 | 7,300 | 22 | 9,500 | 10 | 5,500 | 17 | 5,200 | 14.5...do. | | | | |
| 1,874 | 1,124,387 | 1,557 | 1,141,875 | 1,431 | 950,204 | 1,438 | 1,140,563 | 2,103 | 2,142,287 | 1,940 | 1,425,278 | 14.6...do. | | | | |
| 6 | 2,600 | | | | | | | | | | | | 15.3...do. | | | |
| | | | | | | | | | | 2 | 1,070 | | | | 15.4...do. | |
| 20 | 22,485 | 10 | 10,450 | 18 | 7,880 | 88 | 80,077 | 70 | 80,121 | 1 | 2,000 | 15.5...do. | | | | |
| | | | | | | | | 70 | | 70 | 70,191 | | | | 15.6...do. | |
| 7 | 4,400 | 3 | 4,000 | 2 | 700 | 3 | 1,833 | 4 | 5,475 | 8 | 950 | 15.7...do. | | | | |
| | | 7 | 1,268 | 3 | 7,000 | 0 | 15,501 | 6 | 3,356 | 6 | 5,173 | 15.8...do. | | | | |
| 1 | 4,025 | | | | | | | 22 | 20,000 | 14 | 7,690 | 15.9...do. | | | | |
| | 200 | | | | | | | 1 | 1,500 | | | | 17.3...do. | | | |
| | | | | | | | | | | | | | 17.4...do. | | | |
| | | | | | | | | | 1 | 650 | 2 | 1,200 | | 17.5...do. | | |
| 1,039 | 1,080,690 | 1,479 | 864,108 | 1,117 | 680,980 | 1,124 | 651,070 | 1,750 | 1,204,177 | 1,523 | 851,547 | 17.6...do. | | | | |
| | | 2 | 1,253 | 2 | 1,500 | 1 | 402 | 1 | 500 | 2 | 650 | 18.0...do. | | | | |
| | | | | | | | | 1 | 400 | 2 | 650 | 18.5...do. | | | | |
| 47 | 20,451 | 58 | 18,024 | 53 | 10,880 | 69 | 88,650 | 80 | 41,004 | 95 | 85,038 | 19.0...do. | | | | |
| 12 | 9,770 | 11 | 16,071 | 11 | 14,100 | 12 | 7,443 | 44 | 52,647 | 26 | 11,918 | 21.0...do. | | | | |
| | | | | | | | | 2 | 2,000 | 8 | 2,070 | 2 | 1,255 | 22.0...do. | | |
| | | | | | | | | 1 | | 1 | 450 | | 22.2...do. | | | |
| | | | | | | | | | | 1 | 315 | | | | 22.3...do. | |
| | | | | | | | | | | 1 | 270 | | | | 22.4...do. | |
| | | | | | | | | | | 0 | 0,135 | | | | 22.5...do. | |
| 1,114 | 547,605 | 1,127 | 615,500 | 1,130 | 633,785 | 1,053 | 547,295 | 1,301 | 751,518 | 1,206 | 598,921 | 23.0...do. | | | | |
| 2 | 1,013 | 4 | 711 | 14 | 4,012 | 10 | 2,087 | 7 | 560 | 7 | 1,788 | 24.0...do. | | | | |
| | | | | | | | | | | | | | 25.0...do. | | | |
| 1 | 380 | 1 | 100 | 1 | 700 | | | 2 | 725 | 2 | 2,000 | 26.0...do. | | | | |
| | | | | | | | | 1 | 1,000 | | | | 27.5...do. | | | |
| | | | | | | | | | 1 | 150 | 1 | 228 | | 28.0...do. | | |
| 130 | 53,488 | 112 | 1,294 | 83 | 82,000 | 78 | 26,608 | 120 | 47,405 | 87 | 82,020 | 29.3...do. | | | | |
| | | | 38,192 | | | | | | | 2 | 200 | | | | 30.0...do. | |
| | | | | | | 1 | 75 | | | | | | | | 31.0...do. | |
| 1 | 600 | 2 | 1,115 | 172 | 60,100 | 205 | 64,715 | 278 | 95,113 | 211 | 64,230 | 32.0...do. | | | | |
| 165 | 43,808 | 107 | 71,502 | 89 | 18,615 | 1 | 200 | 1 | 200 | | | | | | 33.0...do. | |
| | | 2 | 839 | | | | | | | | | | | | 34.0...do. | |
| | | | | | | 1 | 200 | | | | | | | | 35.0...do. | |
| 1 | 75 | 1 | 880 | 8 | 415 | 3 | 908 | 2 | 250 | 2 | 1,200 | 33.0...do. | | | | |
| | | | | | | 1 | 5 | 440 | | 0 | 1,203 | | | | 34.0...do. | |
| 1 | 1,000 | 6 | 2,000 | 7 | 1,780 | 6 | 2,025 | 2 | 350 | 1 | 1,570 | 35.0...do. | | | | |
| 27 | 7,174 | 86 | 12,908 | 45 | 18,615 | 50 | 13,943 | 45 | 18,306 | 97 | 6,431 | 41.8...do. | | | | |
| | | | | | | 1 | 700 | | | 1 | 1,003 | 42.0...do. | | | | |
| | | | | | | 1 | 400 | | | 1 | 430 | 43.0...do. | | | | |
| | | | | | | 1 | 700 | | | 1 | 1,200 | 44.0...do. | | | | |
| | | | | | | 1 | 400 | | | 1 | 1,200 | 45.0...do. | | | | |
| 64 | 21,934 | 133 | 33,617 | 113 | 10,547 | 41 | 7,095 | 82 | 17,601 | 80 | 23,748 | 46.0...do. | | | | |
| | | 1 | 3,400 | | | 1 | 1,100 | | | | | | 47.0...do. | | | |
| 1 | 164 | | | | | | | | | 3 | 800 | | | | 48.0...do. | |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING
THE UNITED STATES—Continued.

NORTH ATLANTIC DIVISION.

INTEREST ON MORTGAGE DEBT.

211

SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

THE UNITED STATES—Continued.

NORTH ATLANTIC DIVISION.

| 175,980 | 307,008,383 | 100,180 | 380,217,550 | 105,144 | 430,646,704 | 212,180 | 480,230,030 | 223,012 | 520,350,535 | 250,771 | 500,771,124 |Total. |
|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------------|
| 251 | 350,037 | 206 | 534,053 | 203 | 548,914 | 252 | 481,203 | 200 | 452,448 | 859 | 848,763 | 0.0 per cent. |
| 19 | 20,068 | 15 | 26,050 | 1 | 3,000 | 1 | 2,025 | 2 | 60,000 | 2 | 60,000 | 0.3...do. |
| 10 | 14,510 | 14 | 23,518 | 8 | 107,530 | 11 | 39,573 | 10 | 27,878 | 7 | 16,212 | 0.5...do. |
| 5 | 8,153 | 2 | 9,400 | 3 | 1,600 | 4 | 34,450 | 10 | 18,800 | 14 | 49,655 | 2.0...do. |
| 1 | 300 | | | | | | | | | 3 | 800 | 2.5...do. |
| 78 | 157,857 | 84 | 152,034 | 113 | 337,718 | 112 | 250,700 | 120 | 237,052 | 100 | 877,401 | 2.7...do. |
| 6 | 18,000 | 4 | 6,517 | 26 | 574,203 | 1 | 1,000 | 1 | 1,200 | 4 | 4,125 | 3.0...do. |
| 1 | 600 | 1 | | | | 15 | 614,700 | 18 | 35,012 | 17 | 50,095 | 3.5...do. |
| 671 | 3,005,442 | 897 | 6,074,041 | 1,413 | 15,735,677 | 1,114 | 12,854,003 | 877 | 20,601,557 | 1,300 | 10,290,250 | 3.8...do. |
| 9 | 13,000 | 15 | 16,900 | 8 | 7,800 | 0 | 7,350 | 3 | 150,000 | | | 4.0...do. |
| 1 | 4,402 | 0 | 73,161 | 32 | 570,961 | 05 | 1,285,075 | 10 | 17,500 | 14 | 16,900 | 4.2...do. |
| 925 | 13,620,663 | 1,120 | 14,802,955 | 2,120 | 25,015,198 | 2,153 | 29,017,940 | 1,000 | 29,000,930 | 2,851 | 40,027,475 | 4.3...do. |
| 1 | | | | | | 1 | 100,000 | 1 | 18,000 | 5 | 75,000 | 4.4...do. |
| 0 | 107,640 | 13 | 288,164 | 18 | 172,054 | 51 | 511,532 | 5 | 58,504 | 8 | 75,303 | 4.7...do. |
| 21,907 | 102,702,641 | 27,092 | 123,400,780 | 94,037 | 157,086,240 | 30,407 | 177,515,136 | 30,070 | 742,201 | 82 | 601,950 | 4.8...do. |
| 3 | 3,282 | 10 | 13,417 | 16 | 18,139 | 17 | 20,890 | 40 | 40,210 | 12 | 22,080 | 5.0...do. |
| 20 | 10,995 | 33 | 20,017 | 10 | 20,975 | 18 | 11,070 | 24 | 51,004 | 47 | 82,189 | 5.2...do. |
| 13 | 36,210 | 19 | 45,167 | 80 | 351,472 | 480 | 1,448,790 | 1,278 | 3,758,020 | 2,802 | 8,308,213 | 5.3...do. |
| 1 | 5,035 | 1 | 10,010 | 1 | 320 | 1 | 1,500 | | | 4 | 4,750 | 5.4...do. |
| 1,478 | 4,941,863 | 1,681 | 4,801,779 | 1,031 | 5,448,991 | 2,318 | 7,510,123 | 2,854 | 7,717,470 | 3,204 | 8,575,918 | 5.5...do. |
| 1 | | 1 | 10,000 | 1 | 10,000 | 1 | 1,878 | 4 | 6,044 | 1 | 12,000 | 5.7...do. |
| 2 | 1,550 | 3 | 6,300 | 2 | 2,500 | 18 | 150,380 | 15 | 73,039 | 17 | 70,562 | 5.8...do. |
| 147,032 | 237,177,088 | 155,056 | 220,342,082 | 151,540 | 220,847,203 | 162,732 | 250,100,014 | 172,051 | 205,518,440 | 100,147 | 291,321,893 | 6.0...do. |
| 10 | 11,100 | 7 | 9,050 | 1 | 1,200 | 9 | 10,550 | 17 | 18,400 | 9 | 10,400 | 6.1...do. |
| 213 | 235,090 | 220 | 208,470 | 230 | 322,175 | 235 | 283,105 | 204 | 300,024 | 402 | 515,460 | 6.2...do. |
| 45 | 50,750 | 45 | 57,350 | 85 | 98,800 | 105 | 184,351 | 190 | 247,368 | 158 | 187,025 | 6.3...do. |
| 5 | 5,050 | | | | | | | 4 | 1,050 | 4 | 8,800 | 6.4...do. |
| 856 | 408,071 | 316 | 393,438 | 254 | 353,373 | 265 | 259,382 | 225 | 271,110 | 178 | 290,630 | 6.5...do. |
| 6 | 5,600 | 3 | 2,250 | 6 | 2,350 | 6 | 5,150 | 7 | 6,200 | 6 | 4,750 | 6.6...do. |
| 7 | 8,150 | 2 | 2,500 | | | 2 | 1,050 | 8 | 4,800 | 8 | 8,700 | 6.7...do. |
| 8 | 9,100 | 3 | 2,550 | | | 6 | 5,075 | 6 | 4,850 | 6 | 11,050 | 6.8...do. |
| 3 | 1,100 | 5 | 2,100 | 14 | 15,050 | 68 | 88,700 | 71 | 86,500 | 27 | 26,000 | 6.9...do. |
| 1,816 | 2,273,096 | 1,442 | 1,391,372 | 1,251 | 1,084,725 | 1,385 | 1,690,342 | 1,241 | 1,097,044 | 1,161 | 1,030,000 | 7.0...do. |
| 4 | 5,200 | 2 | 1,550 | | | 3 | 2,000 | 1 | 1,500 | 1 | 1,400 | 7.1...do. |
| 80 | 25,219 | 50 | 400 | 1 | 2,000 | 54 | 66,100 | 30 | 43,150 | 2 | 1,700 | 7.2...do. |
| | | | | | | 18 | 0,200 | 11 | 5,125 | 10 | 5,430 | 7.3...do. |
| | | | | | | 1 | 1,000 | | | 1 | 300 | 7.4...do. |
| 63 | 40,809 | 47 | 40,690 | 48 | 47,581 | 71 | 79,800 | 134 | 155,340 | 45 | 43,850 | 7.5...do. |
| 2 | 1,000 | | | | | | | 1 | 300 | 3 | 2,900 | 7.6...do. |
| 1 | 300 | 12 | 11,700 | 2 | 650 | 1 | 1,000 | 2 | 1,000 | 1 | 2,000 | 7.7...do. |
| 606 | 335,832 | 550 | 827,050 | 600 | 897,744 | 570 | 418,077 | 720 | 581,463 | 634 | 447,090 | 7.8...do. |
| | | | | | | 1 | 2,800 | | | 1 | 1,000 | 7.9...do. |
| | | | | | | 1 | 6,500 | | | 1 | 1,000 | 8.0...do. |
| 1 | 1,200 | 3 | 2,275 | 4 | 8,275 | 2 | 1,800 | 3 | 3,408 | 2 | 2,300 | 8.1...do. |
| 68 | 42,040 | 72 | 20,047 | 65 | 20,274 | 85 | 60,091 | 78 | 61,578 | 101 | 64,041 | 8.2...do. |
| | | | | | | 1 | 700 | 2 | 200 | | | 8.3...do. |
| | | | | | | | | | 90 | | | 9.5...do. |
| | | | | | | 1 | | | | | | 9.6...do. |
| | | | | | | | | | | | | 9.7...do. |
| 223 | 178,507 | 202 | 113,608 | 215 | 78,981 | 241 | 100,121 | 273 | 132,976 | 280 | 180,201 | 10.0...do. |
| | | | | | | | | | | 1 | 6,582 | 10.3...do. |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING
NORTH ATLANTIC DIVISION—Continued.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|---------|---------|---------|----------|---------|---------|---------|----------|---------|-----------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| 10.5 per cent. | 3 | \$2,700 | | | | | | | | |
| 11.0...do... | 7 | 3,680 | | | | | | | | |
| 12.0...do... | 1,456 | 852,066 | 105 | \$64,877 | 120 | 57,621 | 103 | \$64,227 | 172 | \$146,786 |
| 12.5...do... | 3 | 13,000 | | | | | | | | |
| 13.0...do... | 5 | 2,977 | 1 | 500 | | | 1 | 200 | | |
| 14.0...do... | 3 | 702 | 1 | 635 | | | | | | |
| 15.0...do... | 51 | 13,249 | 3 | 2,620 | 1 | 200 | 2 | 535 | 5 | 914 |
| 16.0...do... | 3 | 2,307 | | | | | | | 1 | 150 |
| 18.0...do... | 64 | 93,022 | 1 | 75 | 8 | 480 | | | 8 | B,025 |
| 19.0...do... | 1 | 150 | | | | | | | | |
| 20.0...do... | 8 | 1,585 | | | | | | | 1 | 150 |
| 21.0...do... | 1 | 200 | | | | | | | | |
| 21.0...do... | 97 | 40,566 | 8 | 1,740 | 7 | 8,750 | 8 | 400 | 0 | 1,075 |
| 25.0...do... | 7 | 1,312 | | | | | | | | |
| 26.0...do... | 1 | 700 | | | | | | | | |
| 27.0...do... | 1 | 2,150 | 1 | 2,150 | | | | | | |
| 30.0...do... | 23 | 7,932 | 2 | 1,125 | | | 2 | 335 | 2 | 285 |
| 31.0...do... | 1 | 200 | 1 | 200 | | | | | | |
| 35.0...do... | 3 | 1,152 | | | | | | | | |
| 36.0...do... | 83 | 8,202 | | | 2 | 200 | 3 | 825 | 6 | 1,260 |
| 37.0...do... | 2 | 800 | | | | | 1 | 75 | | |
| 39.0...do... | 1 | 62 | | | | | | | | |
| 40.0...do... | 5 | 725 | 1 | 300 | | | | | 1 | 150 |
| 48.0...do... | 12 | 1,500 | | | | | | | | |
| 50.0...do... | 1 | 307 | | | | | | | | |
| 52.0...do... | 1 | 150 | | | | | | | | |
| 54.0...do... | 1 | 75 | | | | | | | | |
| 57.0...do... | 1 | 250 | | | | | 1 | 250 | | |
| 60.0...do... | 22 | 13,325 | | | 1 | 150 | | | 3 | 700 |
| 61.0...do... | 1 | 3,400 | | | | | | | | |
| 62.0...do... | 1 | 104 | | | | | | | | |
| 72.0...do... | 1 | 55 | | | | | | | | |
| 80.0...do... | 2 | 400 | | | | | | | | |
| 81.0...do... | 3 | 3,016 | 1 | 1,000 | 1 | 410 | | | | |
| 81.0...do... | 1 | 50 | | | | | | | | |
| 120.0...do... | 1 | 100 | 1 | 100 | | | | | | |

SOUTH ATLANTIC DIVISION.

| Total..... | 250,606 | 822,050,697 | 14,188 | 16,655,881 | 10,057 | 21,127,776 | 19,097 | 24,138,098 | 22,120 | 30,201,001 |
|---------------|---------|-------------|--------|------------|--------|------------|--------|------------|--------|------------|
| 0.0 per cent. | 227 | 273,710 | 5 | 4,445 | 7 | 9,811 | 10 | 9,231 | 18 | 81,020 |
| 0.1...do... | 40 | 27,202 | 3 | 4,072 | 4 | 2,030 | 1 | 441 | 1 | 70 |
| 1.5...do... | 1 | 210 | | | | | | | | |
| 2.0...do... | 9 | 12,418 | | | 1 | 2,000 | 2 | 5,125 | 1 | 50 |
| 2.5...do... | 1 | 17,000 | | | | | | | | |
| 3.0...do... | 51 | 98,349 | | | 1 | 1,000 | 6 | 7,021 | 8 | 9,454 |
| 3.5...do... | 8 | 6,300 | | | | | 1 | 4,000 | | |
| 4.0...do... | 219 | 858,314 | 4 | 2,100 | 13 | 56,802 | 18 | 60,364 | 18 | 17,535 |
| 4.5...do... | 62 | 884,772 | | | 4 | 34,820 | 5 | 15,001 | 1 | 0,000 |
| 4.8...do... | 2 | 16,000 | | | | | 1 | 10,000 | | |
| 5.0...do... | 4,446 | 28,574,270 | 52 | 445,990 | 895 | 1,818,083 | 815 | 1,412,451 | 871 | 1,727,030 |
| 5.3...do... | 9 | 53,300 | | | 2 | 11,500 | | | | |
| 5.5...do... | 820 | 1,541,781 | 4 | 24,000 | 19 | 138,700 | 24 | 96,360 | 87 | 181,184 |
| 5.8...do... | 5 | 8,400 | | | | | | | 4 | 7,000 |
| 6.0...do... | 159,003 | 208,036,183 | 8,988 | 10,727,885 | 10,600 | 13,470,535 | 12,289 | 16,056,066 | 13,933 | 10,027,055 |
| 6.5...do... | 44 | 403,867 | 3 | 116,450 | 8 | 35,700 | 9 | 45,800 | 84 | 181,150 |
| 6.6...do... | 328 | 650,540 | | | | | | | | |
| 6.7...do... | 53 | 53,470 | | | | | | | | |
| 7.0...do... | 15,301 | 21,872,462 | 1,516 | 2,143,106 | 1,640 | 2,000 | 2 | 8,000 | 4 | 5,360 |
| 7.5...do... | 147 | 854,264 | 3 | 11,380 | 4 | 2,102,710 | 1,481 | 2,050,722 | 1,546 | 8,405,713 |
| 7.8...do... | 2 | 4,833 | 1 | 1,500 | | 5,700 | 3 | 5,600 | 1 | 5,294 |
| 8.0...do... | 52,433 | 45,583,378 | 2,715 | 2,405,772 | 8,068 | 2,070,044 | 8,017 | 8,217,147 | 4,166 | 4,102,040 |
| 8.5...do... | 7 | 20,579 | 1 | 1,500 | | | | | | |
| 8.8...do... | 1 | 3,400 | | | | | | | | |
| 9.0...do... | 504 | 635,837 | 10 | 19,125 | 18 | 10,500 | 19 | 14,368 | 28 | 21,535 |
| 9.5...do... | 1 | 2,000 | | | | | | | | |
| 10.0...do... | 14,478 | 11,256,000 | 471 | 428,281 | 512 | 420,004 | 702 | 613,070 | 1,183 | 905,900 |
| 10.5...do... | 2 | 2,400 | | | | | | | | |
| 11.0...do... | 49 | 49,153 | | | | | | | | |
| 12.0...do... | 4,570 | 2,920,080 | 180 | 140,816 | 214 | 100,277 | 274 | 202,866 | 352 | 236,222 |
| 12.5...do... | 55 | 26,473 | 1 | 220 | 1 | 397 | 1 | 700 | 6 | 2,351 |
| 13.0...do... | 48 | 36,370 | 4 | 2,200 | 1 | 300 | 3 | 1,548 | 2 | 900 |
| 13.5...do... | 107 | 225,231 | 10 | 10,681 | 9 | 10,500 | 6 | 34,450 | 5 | 11,050 |
| 14.0...do... | 798 | 1,162,204 | 40 | 67,798 | 67 | 61,598 | 111 | 173,093 | 130 | 170,338 |
| 14.5...do... | 65 | 86,925 | | | | | | | | |
| 15.0...do... | 1,553 | 974,817 | 45 | 21,963 | 76 | 87,706 | 110 | 75,085 | 122 | 109,728 |
| 16.0...do... | 51 | 15,598 | | | 1 | 800 | 11 | 1,382 | 20 | 3,555 |
| 17.0...do... | 5 | 1,000 | | | | | | | 1 | 75 |
| 17.5...do... | 2 | 5,800 | | | | | | | | |
| 18.0...do... | 575 | 184,071 | 33 | 8,781 | 21 | 8,288 | 24 | 4,181 | 43 | 17,710 |
| 19.0...do... | 1 | 402 | | | | | | | | |
| 20.0...do... | 131 | 50,725 | 1 | 1,650 | 1 | 250 | 2 | 600 | 7 | 1,825 |
| 21.0...do... | 1 | 102 | | | | | | | | |
| 24.0...do... | 603 | 274,811 | 15 | 1,793 | 17 | 8,098 | 19 | 4,527 | 10 | 5,030 |
| 25.0...do... | 20 | 5,546 | | | | | 1 | 141 | | |

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH ATLANTIC DIVISION—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------|---------|---------|---------|----------|---------|---------|---------|---------|---------|----------|-----------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 2 | \$1,200 | | | 1 | \$200 | | | 1 | \$1,500 | | | 10.5 per cent. |
| 2 | 1,100 | | | 127 | \$78,410 | 136 | 75,030 | 171 | \$630 | 181 | 105,172 | 11.0...do. |
| 145 | 78,350 | | | | | | | 1 | 81,794 | 1 | 12,000 | 12.0...do. |
| 1 | 1,727 | 1 | 450 | | | 1 | 100 | | | 106 | \$69,258 | 12.5...do. |
| | | | | | | | | | | 2 | 1,000 | 13.0...do. |
| 3 | 230 | 1 | 57 | 1 | 70 | | | | | | | 14.0...do. |
| | | 14 | 8,755 | 12 | 2,623 | 1 | 290 | 6 | 1,300 | 4 | 762 | 15.0...do. |
| | | 1 | 1,050 | 5 | 2,100 | 2 | 2,000 | 15 | 8,665 | 1 | 607 | 16.0...do. |
| 3 | 3,315 | 5 | 1,485 | | | 1 | 700 | | | 22 | 11,877 | 18.0...do. |
| | | | | | | | | | | 1 | 150 | 19.0...do. |
| 2 | 275 | 1 | 75 | | | 2 | 435 | | | 2 | 650 | 20.0...do. |
| | | 11 | 4,412 | 9 | 6,300 | 24 | 12,630 | 10 | 5,950 | 1 | 200 | 21.0...do. |
| | | 1 | 25 | 5 | 1,087 | | | 1 | 200 | 12 | 2,825 | 24.0...do. |
| | | | | 1 | 700 | | | | | | | 25.0...do. |
| | | | | | | | | | | | | 26.0...do. |
| 6 | 670 | 1 | 50 | 1 | 100 | 5 | 1,343 | 4 | 4,025 | | | 27.0...do. |
| | | 2 | 1,115 | | | 1 | 87 | 5 | 1,100 | 5 | 871 | 30.0...do. |
| 8 | 285 | 4 | 8,400 | 2 | 241 | 8 | 680 | | | | | 31.0...do. |
| | | 1 | 824 | | | | | 1 | 62 | | | 35.0...do. |
| | | | | | | 1 | 75 | 1 | 150 | 1 | 50 | 36.0...do. |
| 2 | 145 | 1 | 50 | 1 | 200 | 5 | 703 | 2 | 801 | 1 | 107 | 40.0...do. |
| | | | | | | | | 1 | 150 | | | 48.0...do. |
| | | | | | | 1 | 75 | | | | | 50.0...do. |
| 7 | 10,112 | 2 | 140 | 1 | 88 | 4 | 1,025 | 2 | 850 | 2 | 760 | 52.0...do. |
| | | 1 | 3,400 | | | | | | | | | 54.0...do. |
| 1 | 164 | 1 | 55 | | | | | 1 | 150 | | | 57.0...do. |
| | | 1 | 1,000 | | | 1 | 50 | 1 | 850 | | | 60.0...do. |
| | | 1 | 50 | | | | | | | | | 61.0...do. |
| | | | | | | | | | | | | 63.0...do. |
| | | | | | | | | | | | | 72.0...do. |
| | | | | | | | | | | | | 80.0...do. |
| | | | | | | | | | | | | 81.0...do. |
| | | | | | | | | | | | | 84.0...do. |
| | | | | | | | | | | | | 120.0...do. |

SOUTH ATLANTIC DIVISION.

| 24,108 | 29,610,750 | 20,841 | 81,557,117 | 28,770 | 85,740,783 | 32,320 | 40,584,215 | 83,937 | 40,574,287 | 88,597 | 51,700,870 | ...Total. |
|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|---------------|
| 30 | 17,948 | 30 | 28,975 | 40 | 59,371 | 27 | 43,301 | 29 | 40,822 | 81 | 29,706 | 0.0 per cent. |
| 8 | 1,075 | 3 | 810 | 3 | 3,000 | 7 | 9,431 | 0 | 3,169 | 0 | 8,558 | 0.1...do. |
| | | 2 | 3,930 | 1 | 502 | 1 | 17,000 | 2 | 1,400 | 1 | 210 | 1.5...do. |
| 9 | 12,887 | 4 | 1,972 | 4 | 6,300 | 0 | 10,000 | 8 | 88,807 | 7 | 0,848 | 2.0...do. |
| | | 1 | 1,200 | | | | | 1 | 1,100 | 1 | 850 | 3.5...do. |
| 17 | 98,493 | 18 | 67,093 | 45 | 390,737 | 22 | 63,803 | 26 | 64,280 | 48 | 85,078 | 4.0...do. |
| 10 | 16,968 | 7 | 85,833 | 15 | 202,050 | 0 | 102,500 | 4 | 41,400 | 7 | 80,700 | 4.5...do. |
| 1 | 6,000 | | | | | | | | | | | 4.8...do. |
| 801 | 1,516,640 | 400 | 1,830,458 | 590 | 2,938,237 | 564 | 8,337,524 | 591 | 2,778,040 | 882 | 5,774,202 | 5.0...do. |
| | | | | 3 | 22,800 | 8 | 15,500 | 1 | 8,500 | | | 5.5...do. |
| 29 | 110,145 | 40 | 158,800 | 43 | 130,322 | 40 | 200,610 | 36 | 230,545 | 48 | 250,145 | 5.5...do. |
| 1 | 1,400 | | | | | | | | | | | 6.8...do. |
| 14,708 | 10,390,074 | 15,888 | 20,144,737 | 17,107 | 23,146,243 | 10,027 | 20,116,272 | 21,535 | 27,308,040 | 23,002 | 83,642,370 | 6.0...do. |
| 7 | 0,500 | 6 | 11,757 | 8 | 51,800 | 8 | 103,800 | 5 | 20,000 | | | 6.5...do. |
| 117 | 230,772 | 113 | 213,400 | 8 | 8,400 | 10 | 10,000 | 14 | 12,160 | 0 | 7,800 | 6.7...do. |
| 1,620 | 2,120,058 | 1,701 | 2,114,622 | 1,387 | 1,692,810 | 1,401 | 2,088,973 | 1,446 | 1,071,055 | 1,053 | 2,173,593 | 7.0...do. |
| 1 | 7,000 | | | 1 | 9,000 | 86 | 122,008 | 85 | 62,000 | 68 | 126,284 | 7.5...do. |
| 4,724 | 4,027,376 | 5,749 | 4,738,034 | 6,113 | 5,472,603 | 6,784 | 5,757,721 | 7,208 | 5,875,198 | 8,291 | 7,090,813 | 7.8...do. |
| | | 2 | 6,470 | 1 | 2,500 | 1 | 2,500 | 1 | 800 | 1 | 7,000 | 8.5...do. |
| 21 | 28,448 | 68 | 74,571 | 107 | 106,100 | 112 | 150,921 | 86 | 99,257 | 87 | 111,012 | 8.8...do. |
| 1,564 | 1,357,028 | 1,670 | 1,312,584 | 1,080 | 1,533,055 | 2,002 | 1,661,020 | 1,957 | 1,304,031 | 1 | 2,000 | 9.5...do. |
| | | | | | | | | 1 | 2,400 | 2,853 | 1,711,889 | 10.0...do. |
| 8 | 5,000 | 4 | 2,560 | 8 | 1,900 | 9 | 10,490 | 18 | 14,450 | 14 | 12,100 | 10.5...do. |
| 424 | 803,048 | 530 | 840,741 | 710 | 470,551 | 671 | 971,104 | 553 | 513,407 | 644 | 385,157 | 11.0...do. |
| 4 | 977 | 12 | 7,350 | 9 | 8,715 | 9 | 4,110 | 8 | 5,510 | 4 | 1,200 | 12.5...do. |
| 2 | 6,026 | 0 | 5,808 | 8 | 9,795 | 10 | 4,363 | 5 | 4,605 | 4 | 1,175 | 13.0...do. |
| 15 | 33,225 | 23 | 35,125 | 20 | 44,200 | 12 | 20,800 | 5 | 5,850 | 3 | 1,360 | 13.5...do. |
| 111 | 156,142 | 106 | 151,463 | 75 | 118,840 | 51 | 99,304 | 81 | 64,937 | 65 | 68,245 | 14.0...do. |
| 13 | 14,175 | 14 | 13,500 | 14 | 10,425 | 11 | 11,475 | 6 | 13,500 | 7 | 14,850 | 14.5...do. |
| 138 | 110,265 | 183 | 123,044 | 247 | 171,720 | 260 | 135,700 | 180 | 93,298 | 186 | 84,000 | 15.0...do. |
| 1 | 150 | 5 | 1,085 | 8 | 1,250 | 8 | 1,210 | 7 | 4,216 | 8 | 2,450 | 16.0...do. |
| | | 2 | 125 | | | | | 2 | 800 | | | 17.0...do. |
| 65 | 19,164 | 75 | 23,246 | 78 | 32,061 | 85 | 30,059 | 83 | 27,073 | 78 | 23,258 | 18.0...do. |
| 10 | 3,750 | 21 | 5,224 | 25 | 9,530 | 34 | 22,210 | 19 | 6,717 | 11 | 8,260 | 19.0...do. |
| 47 | 18,349 | 81 | 30,293 | 124 | 43,603 | 103 | 44,205 | 82 | 49,058 | 66 | 67,047 | 20.0...do. |
| 1 | 313 | 2 | 205 | 8 | 2,000 | 6 | 1,987 | 1 | 100 | 1 | 200 | 21.0...do. |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING
SOUTH ATLANTIC DIVISION—Continued.

NORTH CENTRAL DIVISION.

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

SOUTH ATLANTIC DIVISION—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------|
| Number. | Amount. | |
| | | 1 | \$100 | | | | | | | 1 | \$228 | 20.0 per cent. |
| 13 | \$3,408 | 10 | 1,284 | 10 | \$5,554 | 10 | \$1,200 | 2 | \$107 | 7 | 1,785 | 28.0...do. |
| | | 5,794 | | 1 | 75 | | | | | | | 29.3...do. |
| 9 | 1,518 | 12 | 4,100 | 13 | 4,518 | 17 | 4,107 | 10 | 1,305 | 18 | 3,354 | 30.0...do. |
| 1 | 75 | 1 | 65 | | | | | | | | | 32.0...do. |
| | | 100 | | 1 | 100 | 1 | 160 | | | | | 37.0...do. |
| 2 | 150 | 8 | 1,750 | 2 | 630 | 1 | 9,750 | 1 | 1,800 | | | 40.0...do. |
| 6 | 1,320 | 3 | 225 | 4 | 600 | 1 | 50 | 2 | 310 | 3 | 340 | 42.0...do. |
| | | | | | | | | 1 | 25 | | | 48.0...do. |
| | | | | | | | | | | | | 50.0...do. |
| | | | | | | | | | | | | 56.0...do. |
| | | | | | | | | | | | | 60.0...do. |
| | | | | | | | | | | | | 72.0...do. |

NORTH CENTRAL DIVISION.

| 188,928 | 174,430,844 | 208,503 | 180,664,450 | 243,482 | 242,056,818 | 810,591 | 331,871,840 | 278,400 | 202,715,071 | 301,487 | 340,417,774 |Total. |
|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------------|
| 523 | 240,785 | 507 | 850,257 | 476 | 800,000 | 500 | 627,040 | 493 | 476,801 | 460 | 528,040 | 0.0 per cent. |
| 14 | 7,042 | 7 | 6,050 | 16 | 11,103 | 21 | 14,765 | 16 | 12,002 | 17 | 9,446 | 1.0...do. |
| 1 | 750 | | | | 1 | 484 | | | | | | 1.5...do. |
| 7 | 4,980 | 11 | 10,475 | 11 | 15,030 | 10 | 18,653 | 18 | 18,782 | 12 | 7,550 | 2.0...do. |
| | | | | | | | | | | | | 2.3...do. |
| 2 | 650 | 1 | 511 | 1 | 500 | 1 | 200 | 2 | 5,000 | 1 | 842 | 2.5...do. |
| 42 | 90,557 | 46 | 42,334 | 44 | 40,501 | 50 | 1,680,178 | 46 | 62,010 | 51 | 79,080 | 2.8...do. |
| | | | | | | | | | | | 3,000 | 3.0...do. |
| | | | | | | | | | | | | 3.1...do. |
| | | | | | | | | | | | | 3.2...do. |
| | | | | | | | | | | | | 3.3...do. |
| | | | | | | | | | | | | 3.4...do. |
| | | | | | | | | | | | | 3.5...do. |
| | | | | | | | | | | | | 3.6...do. |
| | | | | | | | | | | | | 3.7...do. |
| | | | | | | | | | | | | 3.8...do. |
| 242 | 351,024 | 243 | 560,148 | 223 | 451,420 | 240 | 500,230 | 234 | 295,202 | 207 | 433,518 | 4.0...do. |
| | | 1 | 4,000 | | 1 | 330 | 1 | 1,000 | | | | 4.2...do. |
| 1 | 850 | 3 | 10,700 | 4 | 6,103 | 11 | 75,101 | 3 | 22,872 | | | 4.3...do. |
| | | | | | | 1 | 1,800 | 8 | 208,750 | | | 4.5...do. |
| | | | | | | | | | | | | 4.7...do. |
| 1,156 | 2,187,600 | 1,336 | 3,069,019 | 1,620 | 7,001,317 | 1,030 | 8,137,024 | 2,140 | 7,215,042 | 2,000 | 13,750,832 | 4.8...do. |
| | | 14 | 7,200 | 10 | 10,916 | 16 | 10,800 | 25 | 12,633 | 11 | 5,000 | 5.0...do. |
| | | 1 | 700 | | | | | 5 | 11,425 | 2 | 50,500 | 5.2...do. |
| | | 3 | 1,200 | 1 | 600 | | | 12 | 27,172 | 44 | 105,824 | 5.3...do. |
| | | | | | | | | | | | | 5.4...do. |
| 89 | 106,205 | 37 | 150,025 | 64 | 505,820 | 50 | 808,842 | 60 | 831,724 | 138 | 1,255,775 | 5.5...do. |
| | | | | | | | | | | | | 5.6...do. |
| 2 | 5,400 | | | | | 1 | 1,600 | 1 | 7,000 | | | 5.7...do. |
| 2 | 71,800 | 2 | 200,000 | 1 | 1,500 | 2 | 3,500 | | | | | 5.8...do. |
| 38,300 | 57,401,757 | 40,370 | 61,901,429 | 47,322 | 78,575,228 | 60,612 | 97,073,401 | 69,398 | 102,079,810 | 80,018 | 144,770,475 | 0.0...do. |
| | | | | | | | | | | | | 0.1...do. |
| 11 | 16,000 | 17 | 35,000 | 21 | 25,835 | 24 | 37,100 | 18 | 30,800 | 17 | 25,735 | 0.3...do. |
| | | 1 | 3,000 | | | | | 700 | 2,087,050 | 975 | 2,468,723 | 0.4...do. |
| 504 | 1,178,702 | 411 | 770,835 | 407 | 1,071,000 | 618 | 1,974,030 | 2 | 1,200 | | | 0.5...do. |
| | | | | | | | | | | | | 0.6...do. |
| 1 | 5,280 | | | 1 | 800 | 2 | 1,800 | 8 | 2,200 | 2 | 24,050 | 0.7...do. |
| 2 | 3,100 | | | 1 | 12,000 | 1 | 7,000 | 1 | 7,500 | 2 | 2,976 | 0.8...do. |
| 34,505 | 40,149,174 | 35,922 | 40,100,743 | 40,880 | 45,055,270 | 48,032 | 57,011,186 | 49,100 | 58,207,270 | 50,341 | 65,081,457 | 7.0...do. |
| | | | | | | | | | | | 1,200 | 7.1...do. |
| 80 | 63,250 | 77 | 67,850 | 60 | 57,925 | 71 | 69,431 | 110 | 87,761 | 148 | 105,676 | 7.2...do. |
| 10 | 4,800 | 14 | 9,050 | 21 | 14,005 | 13 | 26,200 | 42 | 10,850 | 81 | 45,822 | 7.3...do. |
| 835 | 820,978 | 981 | 801,088 | 1,201 | 1,200,993 | 1,453 | 1,482,108 | 1,800 | 2,033,083 | 2,134 | 2,691,920 | 7.4...do. |
| | | 1 | 2,500 | | | 1 | 900 | | | | | 7.5...do. |
| | | | | | | | | | | | | 7.6...do. |
| | | | | | | | | | | | | 7.7...do. |
| 214 | 121,404 | 208 | 155,349 | 431 | 204,015 | 501 | 388,270 | 581 | 307,340 | 620 | 302,897 | 7.8...do. |
| 64,980 | 48,984,844 | 72,003 | 52,414,007 | 60,260 | 70,815,804 | 120,240 | 124,447,955 | 97,095 | 81,714,123 | 102,908 | 85,832,905 | 8.0...do. |
| 13 | 0,750 | 9 | 8,850 | 10 | 18,000 | 32 | 21,755 | 91 | 600 | 4 | 5,800 | 8.2...do. |
| | | 1 | 2,000 | | | 1 | 500 | 12 | 58,900 | 100 | 113,888 | 8.3...do. |
| 863 | 235,182 | 302 | 381,025 | 440 | 393,570 | 480 | 419,807 | 701 | 408,328 | 978 | 483,224 | 8.5...do. |
| 1 | 300 | 12 | 5,000 | 24 | 4,600 | 32 | 11,800 | 60 | 35,350 | 77 | 42,600 | 8.6...do. |
| | | 1 | 900 | 4 | 2,000 | 3 | 1,000 | 2 | 2,350 | 23 | 11,820 | 8.8...do. |
| | | | | | | | | | | 1 | 100 | 8.9...do. |
| 2,236 | 1,751,233 | 2,856 | 2,440,376 | 4,538 | 4,021,004 | 5,400 | 5,072,141 | 5,420 | 5,587,201 | 5,003 | 4,053,340 | 9.0...do. |
| 1 | 17,900 | 1 | 500 | | | | | | | 18 | 8,900 | 9.1...do. |
| 2 | 500 | 1 | 950 | 17 | 7,100 | 13 | 9,200 | 2 | 2,000 | 39 | 18,100 | 9.2...do. |
| | | | | | | | | 2 | 2,725 | | | 9.4...do. |
| 8 | 7,000 | 19 | 25,630 | 35 | 33,400 | 67 | 66,900 | 18 | 18,025 | 10 | 11,100 | 9.5...do. |
| | | | | 1 | 200 | | | | 2 | 900 | | 9.6...do. |
| 30,115 | 17,897,442 | 45,126 | 19,250,886 | 47,703 | 21,063,717 | 51,015 | 27,168,353 | 48,408 | 26,894,706 | 44,097 | 24,268,539 | 10.0...do. |
| | | | | | | 1 | 5,000 | | | | | 10.1...do. |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING
NORTH CENTRAL DIVISION—Continued.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|---------|------------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| 10.2 per cent. | 1 | \$100 | | | | | | | | |
| 10.3 do. | 63 | 82,550 | | | | | | | 2 | \$750 |
| 10.4 do. | 0 | 5,300 | | | | | | | 11 | 8,800 |
| 10.5 do. | 647 | 827,925 | 28 | \$11,803 | 13 | \$5,184 | 8 | \$7,107 | | |
| 10.8 do. | 2 | 5,200 | | | | | | | | |
| 11.0 do. | 920 | 950,100 | 33 | 15,301 | 44 | 30,857 | 26 | 26,154 | 88 | 28,171 |
| 11.2 do. | 81 | 82,900 | | | 1 | 850 | | | 1 | 600 |
| 11.3 do. | 14 | 4,200 | | | | | | | | |
| 11.4 do. | 66 | 20,750 | | | | | | | | |
| 11.5 do. | 18 | 6,300 | | | | | | | | |
| 11.8 do. | 5 | 1,800 | | | | | | | 5 | 1,800 |
| 12.0 do. | 49,000 | 20,952,088 | 8,270 | 1,107,075 | 9,107 | 1,150,815 | 9,123 | 1,243,036 | 4,118 | 1,782,328 |
| 12.3 do. | 3 | 1,575 | | | 2 | 295 | 1 | 165 | 2 | 600 |
| 12.6 do. | 20 | 9,101 | | | 1 | 1,400 | | | 6 | 8,825 |
| 12.8 do. | 2 | 1,900 | | | | | | | 1 | 600 |
| 13.0 do. | 61 | 34,335 | | | 5 | 1,330 | | | 26 | 7,900 |
| 13.5 do. | 23 | 8,000 | | | | | | | 8 | 2,000 |
| 14.0 do. | 75 | 44,624 | | | | | | | 7 | 4,200 |
| 14.2 do. | 1 | 600 | | | | | | | 1 | 600 |
| 14.5 do. | 2 | 1,000 | | | | | | | | |
| 14.8 do. | 79 | 32,700 | | | | | | | | |
| 15.0 do. | 85 | 47,048 | 8 | 975 | 6 | 1,060 | 3 | 480 | 1 | 100 |
| 15.3 do. | 1 | 600 | | | | | | | 9 | 8,000 |
| 15.4 do. | 6 | 2,000 | | | | | | | 1 | 600 |
| 16.0 do. | 34 | 17,440 | | | 8 | 8,825 | 2 | 725 | 13 | 5,207 |
| 16.7 do. | 1 | 200 | | | | | | | | |
| 17.0 do. | 1 | 200 | | | | | | | 1 | 200 |
| 17.4 do. | 1 | 200 | | | | | | | | |
| 17.5 do. | 1 | 200 | | | | | | | | |
| 18.0 do. | 301 | 159,865 | 8 | 700 | 3 | 900 | 6 | 1,775 | 9 | 85,874 |
| 19.0 do. | 2 | 650 | | | | | | | 2 | 050 |
| 20.0 do. | 11 | 4,755 | 1 | 75 | 1 | 80 | 2 | 600 | 2 | 040 |
| 21.0 do. | 2 | 450 | | | | | | | | |
| 21.3 do. | 2 | 540 | | | | | | | | |
| 22.0 do. | 1 | 405 | | | | | | | | |
| 22.2 do. | 1 | 450 | | | | | | | | |
| 22.3 do. | 1 | 315 | | | | | | | | |
| 22.4 do. | 1 | 270 | | | | | | | | |
| 22.5 do. | 9 | 9,135 | | | | | | | | |
| 24.0 do. | 420 | 207,420 | 12 | 17,585 | 17 | 3,642 | 31 | 14,850 | 31 | 17,903 |
| 25.0 do. | 4 | 1,100 | | | | | | | | |
| 30.0 do. | 40 | 22,044 | 1 | 8,000 | 4 | 2,963 | 6 | 8,075 | 1 | 600 |
| 33.0 do. | 1 | 600 | | | | | | | 5 | 2,275 |
| 36.0 do. | 178 | 41,085 | 3 | 1,833 | 18 | 5,158 | 56 | 9,738 | 45 | 12,080 |
| 41.8 do. | 1 | 1,570 | | | | | | | | |
| 48.0 do. | 8 | 2,740 | 1 | 325 | 1 | 800 | 2 | 900 | | |
| 50.0 do. | 1 | 70 | | | | | | | | |
| 60.0 do. | 16 | 8,426 | 4 | 713 | 4 | 850 | 6 | 913 | | |
| 64.0 do. | 1 | 800 | | | | | | | | |
| 70.0 do. | 2 | 975 | | | | | | | 1 | 75 |
| 72.0 do. | 1 | 100 | | | | | | | | |
| 84.0 do. | 1 | 200 | | | 1 | 200 | | | 1 | 100 |
| 120.0 do. | 1 | 80 | | | | | | | | |
| 130.0 do. | 1 | 680 | | | | | | | 1 | 80 |

SOUTH CENTRAL DIVISION.

| Total | 280,508 | 300,954,441 | 14,263 | 15,645,513 | 18,254 | 10,063,249 | 19,047 | 20,515,135 | 23,110 | 22,533,479 |
|---------------|---------|-------------|--------|------------|--------|------------|--------|------------|--------|------------|
| 0.0 per cent. | 239 | 212,190 | 25 | 20,631 | 18 | 20,305 | 20 | 21,140 | 16 | 22,662 |
| 1.0 do. | 28 | 13,753 | 8 | 192 | 5 | 835 | 1 | 820 | 3 | 2,870 |
| 1.8 do. | 3 | 500 | 1 | 150 | 2 | 350 | | | | |
| 2.0 do. | 1 | 84 | | | | | | | | |
| | 10 | 6,645 | 2 | 1,710 | | | 1 | 120 | | 34 |
| 3.0 do. | 27 | 29,056 | 1 | 2,600 | 1 | 2,850 | | | 4 | 6,550 |
| 3.5 do. | 1 | 4,000 | | | | | | | | |
| 4.0 do. | 91 | 418,078 | 4 | 11,046 | 6 | 67,143 | 7 | 15,052 | 4 | 4,895 |
| 4.5 do. | 1 | 8,000 | | | | | | | | |
| 5.0 do. | 810 | 1,004,095 | 18 | 17,805 | 25 | 36,503 | 18 | 33,904 | 24 | 61,165 |
| 5.3 do. | 1 | 125,000 | | | | | | | | |
| 6.0 do. | 114,840 | 141,630,945 | 8,107 | 7,510,821 | 7,309 | 9,010,024 | 7,840 | 9,048,114 | 8,297 | 9,071,705 |
| 6.3 do. | 1 | 400 | | | 1 | 400 | | | | |
| 6.5 do. | 11 | 58,290 | | | | | | | | |
| 6.7 do. | 1 | 1,500 | | | | | | | | |
| 7.0 do. | 8,241 | 10,057,541 | 184 | 921,057 | 184 | 847,719 | 214 | 819,472 | 184 | 500,000 |
| 7.5 do. | 28 | 104,012 | | | | | | | 3 | 11,150 |
| 8.0 do. | 61,942 | 77,971,111 | 3,574 | 4,122,933 | 4,460 | 5,063,225 | 4,210 | 4,825,608 | 4,708 | 5,305,032 |
| 8.3 do. | 3 | 3,400 | 1 | 700 | | | | | | |
| 8.4 do. | 115 | 201,589 | | | | | | | | |
| 8.5 do. | 10 | 81,000 | | | | | | | 25 | 50,073 |
| 9.0 do. | 1,974 | 4,307,451 | 29 | 54,135 | 100 | 247,591 | 111 | 263,708 | 127 | 20,000 |
| 9.1 do. | 17 | 5,889 | 3 | 1,041 | 4 | 1,201 | 4 | 1,485 | 0 | 270,258 |
| 9.5 do. | 5 | 24,400 | 1 | 2,800 | | | | | | 2,082 |
| 10.0 do. | 74,502 | 54,048,388 | 8,839 | 2,262,254 | 4,916 | 2,932,201 | 5,071 | 3,617,000 | 7,449 | 4,610,006 |

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

NORTH CENTRAL DIVISION—Continued.

SOUTH CENTRAL DIVISION.

| 24,940 | 20,153,830 | 25,866 | 20,485,872 | 30,021 | 33,008,733 | 38,940 | 40,201,771 | 38,884 | 42,843,811 | 40,643 | 54,853,039 | ...Total. |
|----------|------------------|----------|---------------------|----------|------------------|----------|-------------------|----------|---------------------|-----------|---------------------|--|
| 26 1 | 20,255 60 | 21 6 | 22,820 5,508 | 20 2 | 22,555 330 | 20 2 | 19,880 900 | 10 8 | 11,880 673 | 80 2 | 24,602 1,575 | 0.0 per cent 1.0...do. 1.3...do. 1.5...do. 2.0...do. |
| | | | | 2 | 750 | | | 3 | 1,850 | 2 | 2,200 | |
| 4 | 1,717 | 3 | 1,620 | 4 | 4,100 | 4 | 1,760 | 3 1 | 6,950 4,900 | 3 | 1,510 | 3.0...do. 3.5...do. |
| 12 | 18,539 | 11 | 10,188 | 8 | 28,050 | 12 | 68,700 | 8 | 168,375 | 19 | 30,000 | 4.0...do. 4.5...do. |
| 24 | 10,829 | 32 | 72,363 | 22 | 40,826 | 27 | 36,774 | 20 | 38,587 | 91 | 617,355 | 5.0...do. |
| 9,391 | 11,325,650 | 9,841 | 11,762,750 | 12,122 | 14,187,532 | 17,060 | 24,802,151 | 16,228 | 10,040,103 | 19,730 | 24,580,987 | 5.3...do. 6.0...do. 6.3...do. 6.5...do. 6.7...do. |
| | | 1 | 1,500 | | | 3 | 6,250 | 2 | 27,930 | 0 | 25,040 | |
| 237 | 825,404 | 843 3 | 1,230,208 17,930 | 273 2 | 763,909 4,700 | 376 2 | 810,786 14,000 | 498 7 | 1,422,801 28,132 | 748 11 | 1,817,110 28,650 | 7.0...do. 7.5...do. |
| 5,487 | 6,950,290 | 5,978 | 6,869,660 | 6,980 | 9,794,160 | 8,453 | 12,434,411 | 8,530 | 10,042,745 | 9,838 | 12,482,078 | 8.0...do. 8.4...do. |
| 23 | 56,435 | 20 | 40,205 | 7 | 9,003 | 12 | 9,952 | 15 | 17,562 | 18 | 18,039 | 8.4...do. |
| 1 154 | 2,170 304,863 | 2 200 | 12,500 282,101 | 174 | 361,759 | 205 | 488,791 | 1 301 | 10,000 - 911,808 | 5 573 | 16,380 1,206,287 | 8.5...do. 9.0...do. 9.1...do. |
| 6,802 | 4,339,603 | 6,610 | 4,447,813 | 7,631 | 5,614,941 | 9,610 | 8,144,014 | 9,038 | 8,001,907 | 12,670 | 11,117,380 | 9.5...do. 1.0...do. 10.0...do. |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING
SOUTH CENTRAL DIVISION—Continued.

| RATES OF INTEREST. | Total. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|---------|------------|---------|----------|---------|----------|---------|---------|---------|-----------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| 10.5 per cent. | 6 | \$8,671 | | | | | | | | |
| 11.0....do..... | 191 | 207,365 | 12 | \$15,175 | 0 | \$10,785 | 7 | \$7,480 | 28 | \$37,164 |
| 11.5....do..... | 1 | 900 | | | | | | | | |
| 12.0....do..... | 20,841 | 16,904,304 | 855 | 611,158 | 1,070 | 737,457 | 1,281 | 934,086 | 1,804 | 1,442,685 |
| 12.5....do..... | 983 | 592,173 | 47 | 31,700 | 07 | 50,580 | 05 | 46,082 | 137 | 80,121 |
| 13.0....do..... | 11 | 9,007 | 1 | 1,500 | | | 1 | 50 | 2 | 1,325 |
| 14.0....do..... | 51 | 32,058 | | | | | | | | |
| 15.0....do..... | 270 | 137,561 | 4 | 1,018 | 2 | 1,015 | 8 | 7,935 | 10 | 4,804 |
| 16.0....do..... | 25 | 8,789 | 1 | 607 | 1 | 348 | 1 | 348 | 3 | 655 |
| 16.7....do..... | 34 | 21,031 | | | 1 | 800 | 4 | 2,051 | 3 | 1,051 |
| 18.0....do..... | 28 | 17,450 | 4 | 3,850 | 2 | 454 | 5 | 3,846 | 4 | 1,344 |
| 20.0....do..... | 195 | 34,583 | 12 | 2,408 | 11 | 1,854 | 16 | 2,071 | 21 | 8,102 |
| 22.0....do..... | 1 | 000 | | | | | | | | |
| 24.0....do..... | 1,080 | 588,943 | 35 | 12,877 | 60 | 28,613 | 102 | 62,452 | 180 | 77,217 |
| 25.0....do..... | 5 | 170 | | | | | 1 | 50 | | |
| 30.0....do..... | 1 | 125 | | | | | | | | |
| 35.0....do..... | 2 | 636 | | | | | | | | |
| 40.0....do..... | 10 | 2,581 | | | | | 1 | 75 | | |
| 60.0....do..... | 1 | 55 | | | | | 1 | 55 | | |

WESTERN DIVISION.

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

SOUTH CENTRAL DIVISION—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|--------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 1 | \$1,000 | 2 | \$1,527 | 25 | \$51,907 | 2 | \$3,144 | 20 | \$20,800 | 1 | \$3,000 | 10.5 per cent. |
| 10 | 42,357 | 21 | 25,053 | 25 | | 25 | 44,108 | | | 25 | 35,801 | 11.0...do. |
| 2,375 | 2,052,729 | 2,300 | 1,971,513 | 2,405 | 1,002,551 | 2,805 | 2,507,131 | 2,573 | 2,205,428 | 2,030 | 2,239,700 | 12.0...do. |
| 110 | 71,400 | 155 | 92,100 | 120 | 77,888 | 92 | 44,006 | 52 | 31,948 | 70 | 50,018 | 12.5...do. |
| 3 | 5,400 | 1 | 320 | 11 | 6,000 | 14 | 13,400 | 1 | 600 | 3 | 472 | 13.0...do. |
| 6 | 4,100 | 18 | 7,058 | 25 | 13,044 | 50 | 21,635 | 51 | 23,607 | 1 | 600 | 14.0...do. |
| 40 | 23,797 | 38 | 24,249 | 6 | 2,029 | 7 | 2,502 | 2 | | 44 | 15,100 | 15.0...do. |
| 1 | 200 | 8 | 1,082 | 1 | 500 | 3 | 1,833 | 6 | 8,850 | 2 | 028 | 16.0...do. |
| 7 | 4,106 | 3 | 1,258 | 1 | | | | | | 6 | 5,173 | 16.7...do. |
| 2 | 614 | | | 6 | | 6 | 4,711 | 2 | 1,881 | 3 | 1,286 | 18.0...do. |
| 13 | 2,108 | 11 | 1,485 | 18 | 2,201 | 10 | 4,840 | 31 | 5,088 | 43 | 7,810 | 20.0...do. |
| 130 | 80,249 | 138 | 81,440 | 151 | 88,472 | 126 | 70,041 | 49 | 40,452 | 53 | 32,121 | 22.0...do. |
| 1 | 125 | | | | | | | 3 | 100 | 1 | 20 | 24.0...do. |
| 1 | 500 | 1 | 380 | 2 | 340 | 2 | 893 | 1 | 80 | 8 | 813 | 25.0...do. |
| | | | | | | | | | | | | 30.0...do. |
| | | | | | | | | | | | | 36.0...do. |
| | | | | | | | | | | | | 40.0...do. |
| | | | | | | | | | | | | 60.0...do. |

WESTERN DIVISION.

| 20,850 | 31,412,531 | 21,567 | 20,975,628 | 21,656 | 35,120,210 | 40,040 | 63,407,841 | 40,318 | 81,038,418 | 63,731 | 114,400,748 | ...Total. |
|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|-------------|---------------|
| 48 | 32,187 | 43 | 30,407 | 48 | 29,577 | 74 | 102,422 | 74 | 92,720 | 83 | 127,700 | 0.0 per cent. |
| | | 1 | 175 | 3 | 1,840 | 3 | 2,547 | 5 | 9,400 | 11 | 11,200 | 1.0...do. |
| | | | | 2 | 470 | | | | | 4 | 1,525 | 1.3...do. |
| 3 | 3,775 | | | 2 | 1,200 | 3 | 1,050 | 4 | 1,285 | 10 | 7,710 | 1.5...do. |
| | | | | | | | | | | | 2.0...do. | |
| 3 | 3,155 | 4 | 4,000 | 1 | 600 | 4 | 8,606 | 8 | 18,850 | 10 | 10,550 | 2.5...do. |
| 5 | 7,800 | 9 | 9,168 | 14 | 20,758 | 14 | 20,544 | 13 | 20,038 | 14 | 96,877 | 3.0...do. |
| 1 | 4,100 | | | 1 | 2,000 | 1 | 858 | 1 | 2,000 | | 4,000 | 4.0...do. |
| | | | | | | | | | | | 5,8...do. | |
| 52 | 57,955 | 43 | 57,057 | 37 | 115,757 | 44 | 330,169 | 83 | 1,014,432 | 96 | 2,073,689 | 4.8...do. |
| 1 | 175,000 | | | 1 | 60,000 | 1 | 1,150 | 4 | 42,350 | 17 | 132,050 | 5.0...do. |
| | | | | | | 1 | 5,600 | | | | | 5.5...do. |
| 1,036 | 4,050,907 | 1,386 | 6,407,005 | 1,388 | 5,047,470 | 1,853 | 6,010,220 | 2,201 | 10,859,180 | 3,218 | 10,657,017 | 6.0...do. |
| 2 | 17,500 | 1 | 7,000 | | | 1 | 8,200 | 1 | 25,000 | 3 | 20,950 | 6.3...do. |
| 18 | 137,655 | 14 | 150,100 | 39 | 218,854 | 49 | 290,287 | 50 | 497,701 | 80 | 827,280 | 6.5...do. |
| 2 | 8,100 | | | | | | | | | | 0.7...do. | |
| 1,840 | 6,071,005 | 1,903 | 4,461,208 | 2,297 | 14,000 | 8,218 | 8,564,627 | 4,020 | 10,022,318 | 6,811 | 17,302,402 | 6.8...do. |
| | | | | | | | | | | | 7.0...do. | |
| 5 | 12,200 | | | | | 4 | 7,700 | 28 | 58,200 | 66 | 101,017 | 7.2...do. |
| 80 | 216,787 | 24 | 40,027 | 51 | 80,077 | 82 | 523,087 | 104 | 300,003 | 148 | 577,409 | 7.5...do. |
| 1 | 35,000 | | | 1 | 2,000 | | | | | | 7.6...do. | |
| | | | | | | | | | | | 7.7...do. | |
| 1 | 2,200 | 1 | 200 | 2 | 55,000 | 3 | 21,800 | 8 | 17,080 | 20 | 50,040 | 7.8...do. |
| 2,037 | 8,418,486 | 1,084 | 8,046,170 | 2,839 | 5,194,870 | 7,865 | 13,059,044 | 11,143 | 18,482,834 | 15,107 | 27,402,020 | 8.0...do. |
| 3 | 55,000 | 2 | 10,000 | | | 1 | 10,000 | 3 | 15,925 | 10 | 25,834 | 8.2...do. |
| | | 6,430 | | | | 2 | 6,350 | | | 1 | 8,000 | 8.3...do. |
| 87 | 155,520 | 50 | 123,075 | 24 | 60,900 | 92 | 845,702 | 142 | 1,074,030 | 89 | 807,100 | 8.4...do. |
| | | | | | | 1 | 0,250 | 1 | | | | 8.5...do. |
| | | | | | | 4 | 1,500 | | | | | 8.6...do. |
| 781 | 1,424,318 | 708 | 1,269,002 | 926 | 2,010,000 | 1,404 | 2,720,183 | 1,711 | 4,184,052 | 2,121 | 4,853,068 | 8.8...do. |
| | | | | | | 3 | 0,800 | | | | | 9.0...do. |
| 1 | 8,000 | 3 | 7,200 | 4 | 9,800 | 4 | 4,250 | 1 | 13,000 | 2 | 700 | 9.1...do. |
| | | 1 | 700 | | | 1 | | 1 | | | | 9.3...do. |
| 32 | 50,730 | 27 | 63,055 | 22 | 47,500 | 44 | 171,378 | 88 | 202,407 | 67 | 158,075 | 9.4...do. |
| 1 | 2,000 | | | 1 | 500 | | | | | 1 | 200 | 9.5...do. |
| | | | | | | | | | | | | 9.6...do. |
| | | | | | | | | | | | | |
| 1 | 2,500 | | 2,500 | | | | | | | | | |
| | | | | | | | | | | | | |
| 5,478 | 7,172,745 | 5,430 | 6,430,626 | 7,417 | 8,029,494 | 13,921 | 17,817,285 | 14,910 | 18,021,953 | 20,823 | 20,803,179 | 9.7...do. |
| | | 1 | 1,400 | | | 2 | 5,500 | 1 | 14,000 | 3 | 14,000 | 10.0...do. |
| | | | | | | 1 | 800 | | | 1 | 1,400 | 10.3...do. |
| | | | | | | | | | | | | 10.4...do. |
| 46 | 92,350 | 21 | 44,600 | 20 | 111,450 | 53 | 178,400 | 28 | 78,775 | 78 | 871,500 | 10.5...do. |
| | | | | | | 1 | 2,000 | 1 | 600 | | | 10.7...do. |
| 2 | 8,100 | 2 | 2,800 | | | 2 | 11,500 | 1 | 1,100 | 2 | 1,100 | 10.8...do. |
| 140 | 201,281 | 183 | 287,637 | 323 | 670,551 | 410 | 880,845 | 813 | 500,328 | 387 | 703,824 | 11.0...do. |
| | | | | | | 2 | 11,000 | | | | | 11.2...do. |
| 1 | 500 | 8 | 3,618 | 8 | 4,575 | 1 | 2,000 | 1 | 5,000 | 1 | 1,000 | 11.3...do. |
| 8 | 22,648 | 35 | 47,301 | 30 | 50,510 | 22 | 50,501 | 27 | 53,477 | 54 | 114,410 | 11.5...do. |
| | | 1 | 11,540 | 2 | 3,800 | 2 | 11,000 | | | | | 11.8...do. |
| | | | | | | | | | | | | 11.0...do. |
| 5,070 | 4,070,308 | 5,298 | 4,727,736 | 5,405 | 4,713,986 | 6,862 | 7,268,070 | 7,914 | 8,400,007 | 8,108 | 7,754,820 | 12.0...do. |
| | | | | | | | | | | | | |
| | | | | | | | | | | 1 | 200 | 12.1...do. |
| | | | | | | | | | | 1 | 400 | 12.2...do. |
| | | | | | | | | | | 1 | 800 | 12.3...do. |
| 14 | 14,050 | 14 | 10,745 | 19 | 50,803 | 23 | 112,284 | 4 | 6,887 | 106 | 169,025 | 12.5...do. |
| | | | | | | 1 | 1,828 | 1 | 136,539 | | | 12.7...do. |

REAL ESTATE MORTGAGES.

TABLE 67.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1888, BEARING
WESTERN DIVISION—Continued.

INTEREST ON MORTGAGE DEBT.

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SPECIFIED RATES OF INTEREST, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

WESTERN DIVISION—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|------------|-----------------|---------|-----------------|----------|--------------------|----------|----------------------|----------|----------------------|------------|----------------------|---|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 1 59 | \$600 58,532 | 234 | \$263,827 | 5 438 | \$2,850 540,634 | 2 675 | \$1,200 1,222,020 | 1 794 | \$2,000 1,500,179 | 2 1,183 | \$2,000 1,010,032 | 12.8 per cent. 13.0...do. 13.1...do. 13.2...do. 13.3...do. |
| | | | | | | | | 1 | 1,000 | | | |
| 23 | 39,513 | 44 | 54,533 | 18 | 20,621 | 22 | 21,803 | 50 | 90,025 | 40 | 52,210 | 13.4...do. 13.5...do. 13.6...do. 13.7...do. 13.8...do. |
| | | | | | | | | 1 | 3,000 | | | |
| 28 | 18,158 | 80 | 35,218 | 87 | 31,554 | 34 | 41,617 | 211 | 835,061 | 128 | 107,008 | 14.0...do. 14.2...do. 14.3...do. 14.4...do. 14.5...do. |
| | | | | | | | | 1 | 300 | | | |
| 4 | 1,800 | 4 | 5,600 | | | 1 | 250 | 10 | 20,005 | 12 | 9,050 | 14.5...do. |
| 1 1,170 | 500 971,988 | 1,017 | 988,580 | 1,134 | 740,890 | 1,111 | 977,426 | 1,855 | 2,020,117 | 1,700 | 1,319,481 | 14.8...do. 15.0...do. 15.5...do. |
| | | | | | | | | 2 | 1,070 | | | |
| 18 | 18,935 | 9 | 6,510 | 8 | 4,585 | 28 | 85,805 | 69 | 75,906 | 64 | 71,630 | 16.0...do. |
| | | 8 | 4,060 | | | 9 | 15,501 | 4 | 5,475 | 8 | 950 | 16.5...do. 17.0...do. 17.3...do. 17.5...do. 17.7...do. |
| | | 5 | 8,900 | 2 | 7,760 | | | 20 | 10,800 | 14 | 7,000 | |
| | | | | | | | | 1 | 1,500 | | | |
| | | | | 1 | 450 | | | 1 | 650 | 2 | 1,200 | |
| 1,655 | 1,034,438 | 1,871 | 824,152 | 964 | 620,711 | 960 | 504,000 | 1,586 | 1,145,887 | 1,807 | 808,635 | 18.0...do. 18.5...do. |
| 2 22 | 1,253 14,260 | 2 22 | 1,500 10,080 | | | | | 1 | 600 | | | 19.0...do. |
| 12 | 9,770 | 11 | 16,071 | 10 | 5,050 | 14 | 11,502 | 1 | 400 | 1 | 800 | 20.0...do. |
| | | | | 11 | 14,100 | 11 | 7,341 | 81 | 26,000 | 30 | 10,200 | 21.0...do. |
| | | | | | | 2 | 2,000 | 44 | 62,047 | 22 | 11,235 | |
| 890 | 429,921 | 895 | 408,221 | 740 | 429,651 | 722 | 882,132 | 1,120 | 937,740 | 1,102 | 404,043 | 22.0...do. 23.0...do. |
| 1 | 1,600 | 1 | 481 | 1 | 325 | 1 | 500 | 2 | 150 | 6 | 1,568 | 24.0...do. 25.0...do. 25.6...do. |
| 1 | 880 | 1 | 2,000 | 3 | 8,550 | | | 2 | 725 | 2 | 2,000 | 27.0...do. 27.5...do. |
| 112 | 45,445 | 89 | 27,587 | 67 | 25,213 | 67 | 22,635 | 114 | 43,183 | 80 | 30,835 | 28.0...do. 30.0...do. 32.0...do. |
| | | | | | | | | | 2 | 200 | | |
| 131 | 87,748 | 180 | 50,851 | 145 | 48,135 | 170 | 57,703 | 261 | 92,503 | 192 | 59,705 | 33.0...do. 36.0...do. 37.0...do. 38.0...do. 39.0...do. |
| | | | | 1 | 200 | | | 1 | 200 | | | |
| | | | | | | | | | | | | |
| 23 | 1,000 | 4 80 | 1,900 10,543 | 6 41 | 75 17,535 | 5 | 1,875 | 8 | 210 | 2 | 420 | 40.0...do. 42.0...do. 48.0...do. 50.0...do. 51.0...do. |
| | | | | | 1 | 43 | 8,000 | 2 | 850 | 5 | 1,008 | |
| | | | | | | 1 | 400 | 42 | 11,205 | 80 | 4,324 | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| 40 | 9,552 | 129 | 33,252 | 108 | 18,850 | 96 | 9,020 | 78 | 17,031 | 75 | 22,048 | 54.0...do. 57.0...do. 60.0...do. 62.0...do. 65.0...do. |
| 1 | 55 | | | | | 1 | 1,100 | | | | | |
| 1 | 85 | 5 | 505 | 5 | 375 | | | | | | | 70.0...do. 72.0...do. 80.0...do. 84.0...do. 90.0...do. |
| 2 | 150 | 1 | 130 | 1 | 50 | 1 | 25 | | | | | |
| 1 | 50 | | | | | | | | | | | |
| 1 | 1,000 | 6 | 1,240 | 4 | 210 | 1 | 50 | 2 | 450 | 1 | 2,000 | 98.0...do. 100.0...do. 120.0...do. 130.0...do. 144.0...do. 150.0...do. |
| | | 1 | 40 | | | 1 | 20 | | | | | |

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF THE 27 COUNTIES.

| RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--------------------|-----------|-----------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Total..... | 1,441,200 | \$4,032,454,271 | 73,800 | \$199,197,047 | 87,904 | \$258,225,407 | 104,213 | \$321,304,826 | 113,763 | \$323,069,098 |
| 0.0 per cent..... | 1,687 | 8,251,099 | 70 | 116,173 | 108 | 105,540 | 109 | 274,047 | 137 | 337,064 |
| 0.3....do..... | 1 | 2,626 | | | 24 | 35,202 | 21 | 41,093 | 12 | 7,450 |
| 1.0....do..... | 157 | 308,036 | 12 | 52,340 | | | | | | |
| 1.5....do..... | 1 | 200 | | | | | | | 1 | 5,000 |
| 1.6....do..... | 1 | 5,000 | | | | | | | | |
| 2.0....do..... | 90 | 102,901 | 6 | 3,400 | 3 | 7,450 | 10 | 7,767 | 7 | 71,250 |
| 2.2....do..... | 1 | 1,000 | | | 1 | 1,900 | | | | |
| 2.5....do..... | 14 | 102,800 | | | 1 | 8,750 | 4 | 21,250 | | |
| 3.0....do..... | 430 | 1,537,205 | 10 | 48,902 | 19 | 51,230 | 30 | 88,072 | 25 | 34,130 |
| 3.1....do..... | 1 | 85,000 | | | 1 | 85,000 | | | | |
| 3.2....do..... | 2 | 8,000 | 1 | 5,000 | | | | | 1 | 4,500 |
| 3.3....do..... | 4 | 9,400 | | | | | | | 5 | 46,250 |
| 3.5....do..... | 68 | 1,300,208 | 1 | 1,331 | 8 | 16,200 | 3 | 11,235 | | |
| 3.6....do..... | 1 | 183 | | | | | | | | |
| 3.7....do..... | 11 | 11,700 | | | | | | | | |
| 3.8....do..... | 2 | 7,080 | | | | | | | | |
| 4.0....do..... | 6,041 | 72,000,485 | 111 | 705,172 | 348 | 2,718,170 | 389 | 3,283,170 | 471 | 3,174,730 |
| 4.1....do..... | 3 | 150,000 | | | | | | | 1 | 200,000 |
| 4.2....do..... | 3 | 205,000 | | | | | | | 1 | 1,400 |
| 4.3....do..... | 343 | 5,523,121 | | | | | | | | |
| 4.4....do..... | 1 | 110,000 | | | | | | | | |
| 4.6....do..... | 11,750 | 170,441,194 | 41 | 1,007,283 | 276 | 4,280,867 | 589 | 13,025,202 | 600 | 11,483,850 |
| 4.7....do..... | 7 | 198,000 | | | | | | | | |
| 4.7....do..... | 15 | 92,800 | | | 4 | 13,500 | 6 | 20,000 | 1 | 25,000 |
| 4.8....do..... | 244 | 2,303,026 | | | | | | | | |
| 5.0....do..... | 165,880 | 1,007,503,141 | 2,605 | 20,985,086 | 6,400 | 46,887,815 | 9,238 | 65,886,815 | 11,315 | 73,730,490 |
| 5.2....do..... | 18 | 40,401 | | | | | | | 2 | 0,000 |
| 5.3....do..... | 4,410 | 11,458,220 | | | 3 | 18,780 | 5 | 28,500 | 3 | 20,500 |
| 5.4....do..... | 50 | 141,834 | | | | | | | | |
| 5.5....do..... | 4,981 | 20,818,562 | 142 | 1,489,018 | 289 | 1,860,010 | 378 | 2,305,805 | 441 | 2,378,733 |
| 5.6....do..... | 1 | 600 | | | | | 1 | 500 | | |
| 5.7....do..... | 7 | 19,400 | | | | | | | | |
| 5.8....do..... | 43 | 928,000 | | | | | | | 5 | 107,000 |
| 0.0....do..... | 747,817 | 1,984,917,508 | 46,154 | 132,501,760 | 52,580 | 100,070,004 | 60,845 | 187,355,033 | 64,352 | 178,800,045 |
| 0.1....do..... | 2 | 2,000 | | | 1 | 600 | 1 | 2,000 | | |
| 0.8....do..... | 66 | 253,805 | 2 | 2,500 | 7 | 18,250 | 5 | 14,000 | 7 | 14,000 |
| 0.4....do..... | 1 | 8,600 | | | | | | | | |
| 0.5....do..... | 3,244 | 11,831,436 | 176 | 662,700 | 211 | 683,066 | 275 | 723,531 | 232 | 908,587 |
| 0.6....do..... | 330 | 656,840 | | | | | | | 80 | 180,050 |
| 0.7....do..... | 4 | 20,280 | | | | | 1 | 300 | | |
| 6.8....do..... | 17 | 103,231 | | | 1 | 1,200 | 800 | 30,000 | | 10,000 |
| 7.0....do..... | 170,926 | 802,489,731 | 8,003 | 18,054,200 | 10,050 | 10,000,187 | 18,412 | 23,758,190 | 14,044 | 24,210,205 |
| 7.2....do..... | 64 | 70,639 | | | 2 | 0,200 | | | | |
| 7.3....do..... | 10 | 18,943 | 2 | 2,743 | | | | | | |
| 7.4....do..... | 1 | 7,000 | | | | | | | | |
| 7.5....do..... | 688 | 2,404,000 | 73 | 810,408 | 55 | 183,000 | 49 | 80,700 | 70 | 155,700 |
| 7.7....do..... | 1 | 220 | | | | | | | | |
| 7.8....do..... | 89 | 187,020 | | | | | | | 2 | 11,300 |
| 8.0....do..... | 261,149 | 855,416,014 | 12,372 | 17,250,822 | 11,024 | 16,724,852 | 18,051 | 18,700,792 | 16,000 | 21,088,065 |
| 8.8....do..... | 11 | 74,964 | 2 | 2,400 | 1 | 800 | 1 | 4,500 | | |
| 8.4....do..... | 1 | 480 | | | | | | | | |
| 8.5....do..... | 104 | 637,111 | 12 | 33,525 | 14 | 58,000 | 19 | 48,800 | 12 | 85,032 |
| 8.7....do..... | 1 | 300 | | | | | | | | |
| 8.8....do..... | 7 | 14,309 | | | 1 | 1,000 | | | | |
| 9.0....do..... | 5,187 | 8,830,879 | 872 | 1,750,832 | 502 | 1,050,644 | 443 | 730,043 | 400 | 725,007 |
| 9.1....do..... | 1 | 17,900 | | | | | | | | |
| 9.4....do..... | 1 | 700 | | | | | | | | |
| 0.5....do..... | 17 | 88,547 | | | 1 | 305 | 3 | 12,000 | 3 | 8,882 |
| 9.6....do..... | 2 | 2,200 | | | | | | | | |
| 9.7....do..... | 1 | 1,000 | | | | | | | | |
| 10.0....do..... | 44,016 | 45,505,632 | 8,471 | 8,521,220 | 8,920 | 8,772,830 | 4,071 | 4,009,910 | 8,789 | 8,084,978 |
| 10.1....do..... | 1 | 5,000 | | | | | | | | |
| 10.5....do..... | 7 | 20,050 | 2 | 15,000 | | | 1 | 1,750 | 1 | 200 |
| 10.8....do..... | 1 | 906 | | | | | | | | |
| 11.0....do..... | 98 | 137,896 | 19 | 53,871 | 10 | 20,050 | 6 | 6,025 | 10 | 19,140 |
| 11.5....do..... | 6 | 21,200 | | | | | | | 3 | 15,000 |
| 12.0....do..... | 4,793 | 4,835,122 | 507 | 607,092 | 500 | 430,785 | 533 | 470,007 | 550 | 513,404 |
| 12.5....do..... | 3 | 12,005 | | | 2 | 905 | | | | |
| 12.8....do..... | 1 | 1,400 | 1 | 1,400 | | | | | | |
| 13.0....do..... | 6 | 3,907 | 2 | 800 | | | 1 | 200 | | |
| 13.5....do..... | 1 | 450 | 1 | 450 | | | | | | |
| 14.0....do..... | 5 | 8,275 | 1 | 525 | | | 2 | 1,250 | 1 | 696 |
| 14.2....do..... | 1 | 600 | | | | | | | | |
| 14.3....do..... | 1 | 1,500 | | | | | | | | |
| 14.4....do..... | 1 | 200 | 1 | 200 | | | | | | |
| 14.5....do..... | 1 | 500 | | | | | | | | |
| 15.0....do..... | 246 | 171,781 | 40 | 38,210 | 82 | 26,130 | 87 | 31,010 | 47 | 26,500 |
| 16.0....do..... | 7 | 2,084 | | | | | | | 1 | 250 |
| 17.0....do..... | 1 | 1,700 | | | | | | | | |
| 17.5....do..... | 1 | 200 | | | | | | | 1 | 200 |
| 18.0....do..... | 203 | 192,254 | 87 | 20,303 | 17 | 22,830 | 21 | 13,023 | 40 | 20,349 |
| 20.0....do..... | 10 | 3,400 | | | | | | | 3 | 400 |
| 22.0....do..... | 1 | 500 | | | | | | | | |
| 24.0....do..... | 549 | 561,676 | 12 | 5,787 | 16 | 6,641 | 24 | 15,208 | 46 | 27,692 |
| 26.0....do..... | 39 | 19,474 | 1 | 1,000 | 2 | 1,510 | 7 | 1,015 | 4 | 899 |

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER

THE 27 COUNTIES.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------------|---------|---------------|---------|---------------|---------|---------------|-------------|---------------|-----------|---------------|-----------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 125,013 | \$348,884,731 | 138,345 | \$367,687,123 | 168,057 | \$461,400,100 | 206,303 | \$553,326,363 | 190,303 | \$520,032,531 | 227,308 | \$600,826,040 | ...Total. |
| 239 | 225,704 | 203 | 181,235 | 188 | 207,800 | 227 | 410,602 | 143 | 367,728 | 297 | 815,001 | 0.0 per cent |
| 6 | 8,850 | 11 | 81,347 | 12 | 28,512 | 1 | 2,625 | 23 | 41,328 | 15 | 10,407 | 0.3...do. |
| 7 | 10,700 | 11 | 13,881 | 7 | 5,835 | 10 | 10,250 | 16 | 22,017 | 13 | 24,085 | 1.0...do. |
| 1 | 4,000 | 47 | 110,037 | 48 | 110,792 | 2 | 800 | 1 | 80,000 | 2 | 9,000 | 1.5...do. |
| | | | | 58 | 202,820 | 02 | 180,424 | 56 | 107,571 | 84 | 528,021 | 1.6...do. |
| | | | | | | | | | | 1 | 8,000 | 3.2...do. |
| 2 | 8,500 | 5 | 3,812 | 18 | 501,870 | 1 | 1,000 | 9 | 020,800 | 10 | 20,530 | 3.3...do. |
| | | 1 | 183 | | | 0 | | | | 12 | 53,175 | 3.5...do. |
| | | 9 | 10,000 | 2 | 1,100 | | | | | | | 3.6...do. |
| 514 | 3,800,720 | 653 | 6,074,665 | 1,108 | 14,025,480 | 828 | 12,100,242 | 565 | 7,080 | 1,054 | 17,508,220 | 3.8...do. |
| | | 1 | 4,000 | 34 | 698,500 | 1 | 1,000 | 8 | 7,048,939 | | | 4.1...do. |
| | | 7 | 32,000 | | | 72 | 1,306,175 | 97 | 150,000 | | | 4.2...do. |
| 837 | 13,414,884 | 983 | 14,300,950 | 1,081 | 23,804,001 | 1,052 | 28,376,010 | 1,828 | 28,107,801 | 2,589 | 38,534,077 | 4.4...do. |
| | | 1 | 6,000 | | | 1 | 100,000 | 1 | 13,000 | 5 | 75,000 | 4.5...do. |
| 5 | 52,500 | 8 | 248,000 | 12 | 120,070 | 44 | 444,400 | 8 | 69,200 | 6 | 17,600 | 4.6...do. |
| 14,426 | 85,582,071 | 17,030 | 101,874,020 | 22,440 | 132,885,701 | 25,885 | 140,413,855 | 25,781 | 142,018,005 | 20,854 | 180,027,052 | 5.0...do. |
| 2 | 14,000 | 5 | 10,000 | 24 | 5,000 | 1 | 500 | 7 | 21,025 | 5 | 10,000 | 5.2...do. |
| | | 1 | 3,500 | | | 371 | 1,028,305 | 1,156 | 2,038,120 | 2,841 | 7,306,390 | 5.3...do. |
| 504 | 8,104,575 | 473 | 2,864,088 | 511 | 8,208,272 | 002 | 4,301,145 | 741 | 24,632 | 42 | 97,134 | 5.4...do. |
| | | | | | | | | 3,015,037 | 005 | 4,760,729 | 5.5...do. | |
| 2 | 5,400 | | | | | | | | | | | 5.6...do. |
| 3 | 73,200 | 3 | 202,500 | 1 | 1,500 | 14 | 146,000 | 5 | 14,000 | 6 | 30,700 | 5.7...do. |
| 68,473 | 182,141,678 | 72,406 | 180,292,703 | 78,540 | 107,520,250 | 02,051 | 231,352,383 | 07,377 | 01,700 | 115,574 | 204,874,353 | 5.8...do. |
| | | | | | | | | 230,008,010 | | | 6.0...do. | |
| 12 | 33,400 | 5 | 27,590 | 8 | 13,800 | 8 | 23,500 | 6 | 74,775 | 0 | 20,750 | 6.1...do. |
| 310 | 942,082 | 233 | 727,557 | 307 | 890,878 | 300 | 1,177,307 | 453 | 2,016,486 | 057 | 2,570,613 | 6.2...do. |
| 117 | 239,772 | 113 | 218,400 | 8 | 8,400 | | | | 0 | 6 | 7,800 | 6.3...do. |
| 1 | 5,280 | | | | | | | 1 | 600 | 1 | 23,100 | 6.4...do. |
| 1 | 1,500 | | | 1 | 14,000 | 2 | 1,075 | 8 | 35,500 | 1 | 1,500 | 6.8...do. |
| 10,223 | 29,425,164 | 18,091 | 28,024,725 | 20,075 | 31,884,604 | 22,014 | 38,100,542 | 24,402 | 41,400,852 | 28,392 | 47,832,720 | 7.0...do. |
| 1 | 3,000 | | | 22 | 15,000 | 14 | 14,800 | 12 | 13,700 | 10 | 28,630 | 7.2...do. |
| | | 1 | 3,000 | | | | | 2 | 1,000 | 2 | 8,000 | 7.3...do. |
| | | | | | | | | 1 | 7,000 | | | 7.4...do. |
| 53 | 253,841 | 41 | 78,830 | 45 | 94,838 | 40 | 509,000 | 118 | 312,950 | 140 | 414,380 | 7.5...do. |
| 1 | 300 | 13 | 0,000 | 12 | 13,400 | 14 | 38,100 | 10 | 91,080 | 00 | 00,740 | 7.6...do. |
| 17,074 | 23,618,018 | 21,020 | 20,273,502 | 37,207 | 40,136,173 | 60,481 | 77,440,730 | 86,635 | 50,372,201 | 87,426 | 54,105,000 | 8.0...do. |
| 2 | 53,000 | 2 | 10,000 | | | | | 1 | 261 | 2 | 8,900 | 8.3...do. |
| | | | | | | | | | | | | |
| 13 | 31,043 | 57 | 430 | 0 | 20,100 | 10 | 48,775 | 20 | 68,000 | 28 | 95,182 | 8.4...do. |
| 1 | 300 | | | | | | | | | | | 8.5...do. |
| 466 | 789,917 | 435 | 935,150 | 404 | 650,875 | 476 | 705,938 | 000 | 1,053,870 | 530 | 720,030 | 8.6...do. |
| 1 | 17,000 | 1 | 700 | | | | | | | | | 9.1...do. |
| 3 | 3,200 | 1 | 3,400 | 1 | 200 | 8 | 5,700 | 2 | 4,800 | 1 | 200 | 9.4...do. |
| 1 | 2,000 | | 1 | | 1,000 | | | | | | | 9.5...do. |
| | | | | | | | | | | | | 9.6...do. |
| | | | | | | | | | | | | 9.7...do. |
| 4,387 | 4,278,570 | 4,222 | 3,758,511 | 4,203 | 3,070,513 | 4,410 | 4,010,115 | 5,584 | 6,404,011 | 5,010 | 6,678,020 | 10.0...do. |
| 1 | 600 | | | | | | | 1 | 5,000 | 2 | 8,500 | 10.1...do. |
| 11 | 0,775 | 1 | 600 | 7 | 7,485 | 4 | 1,825 | 5 | 5,225 | 2 | 5,300 | 10.5...do. |
| 1 | 500 | | | 1 | 1,200 | 277 | 294,618 | 432 | 382,755 | 437 | 425,378 | 10.8...do. |
| 525 | 482,027 | 408 | 374,300 | 408 | 348,256 | | | 1 | 12,000 | | | 11.0...do. |
| 1 | 1,727 | | | | | | | | | | | 11.5...do. |
| | | | | | | | | | | | | 12.0...do. |
| | | | | | | | | | | | | 12.5...do. |
| | | | | | | | | | | | | 12.8...do. |
| | | | | | | | | | | | | 13.0...do. |
| | | | | | | | | | | | | 13.5...do. |
| 1 | 500 | | | | | | | | | | | 14.0...do. |
| 30 | 10,324 | 20 | 10,037 | 10 | 8,495 | 7 | 6,350 | 8 | 0,100 | 5 | 1,025 | 14.5...do. |
| 1 | 70 | 2 | 3,085 | 2 | 1,700 | | | 2 | 1,770 | 1 | 200 | 15.0...do. |
| | | 1 | | | | | | | | | | 16.0...do. |
| | | | | | | | | | | | | 17.0...do. |
| | | | | | | | | | | | | 17.5...do. |
| 39 | 21,120 | 36 | 32,812 | 16 | 6,111 | 10 | 9,140 | 23 | 18,910 | 24 | 20,060 | 18.0...do. |
| | | 1 | 1,800 | 1 | 300 | 1 | 300 | | | 5 | 900 | 20.0...do. |
| | | | | | | | | | | 1 | 500 | 22.0...do. |
| 31 | 10,692 | 133 | 166,165 | 96 | 90,604 | 43 | 41,805 | 53 | 70,740 | 65 | 124,030 | 24.0...do. |
| 3 | 700 | 5 | 8,200 | 2 | 400 | 6 | 2,059 | 0 | 4,705 | 4 | 3,305 | 30.0...do. |

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF
THE 27 COUNTIES—Continued.

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

THE 27 COUNTIES—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|---------|---------|-----------------------|
| Number. | Amount. | Number. | Amount. | |
| 18 | \$6,575 | 2 | \$1,115 | 10 | \$1,554 | 12 | \$1,230 | 38 | \$21,170 | 64 | 26,193 | 33.0...percent. |
| | | 17 | 10,030 | | | | | | | | | 35.0...do. |
| | | 1 | 324 | | | | | | | | | 36.0...do. |
| | | | | | | | | | | | | 37.0...do. |
| | | | | | | | | | | | | 40.0...do. |
| 3 | 510 | | | 1 | 60 | 1 | 350 | 2 | 371 | 1 | 380 | 42.0...do. |
| | | | | | | | | | | 7 | 1,092 | 48.0...do. |
| | | | | | | | | | | 1 | 367 | 50.0...do. |
| | | | | | | | | | | | | 57.0...do. |
| 12 | 2,505 | 2 | 515 | 1 | 160 | 2 | 220 | 5 | 480 | 9 | 3,905 | 60.0...do. |
| 1 | 164 | | | | | | | | | | | 63.0...do. |
| 1 | 60 | | | 1 | 60 | | | 8 | 2,300 | | | 81.0...do. |
| | | | | | | | | | | | | 90.0...do. |
| | | | | | | | | | | | | 96.0...do. |
| | | | | | | | | | | | | 128.0...do. |
| | | | | | | | | | | 1 | 680 | 130.0...do. |

8016 FAR—15

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF CALIFORNIA.

| COUNTIES, CITIES, AND RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--|---------|--------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| | | | | | | | | | | |
| San Francisco, San Francisco. | 26,018 | \$94,969,229 | 1,400 | \$4,634,781 | 1,548 | \$5,878,698 | 1,727 | \$7,260,771 | 2,115 | \$7,739,484 |
| 0.0 per cent. | 1 | 272 | | | | | | | | |
| 1.0 do. | 5 | 9,872 | 1 | 1,100 | | | | | | |
| 2.0 do. | 8 | 10,100 | 2 | 1,500 | | | | | | |
| 3.0 do. | 0 | 10,650 | | | | | | | | |
| 4.0 do. | 15 | 28,067 | | | | | 1 | 4,000 | 1 | 2,000 |
| 4.5 do. | 4 | 8,958 | | | | | | | | |
| 4.8 do. | 1 | 1,500 | | | | | | | | |
| 5.0 do. | 114 | 1,487,532 | 4 | 6,041 | 4 | 7,810 | 5 | 14,750 | 0 | 10,436 |
| 5.5 do. | 20 | 460,750 | | | | | 1 | 100,000 | | |
| 5.8 do. | 1 | 5,500 | | | | | | | | |
| 6.0 do. | 8,155 | 38,957,404 | 8 | 28,020 | 21 | 278,535 | 350 | 2,327,588 | 677 | 8,270,927 |
| 6.3 do. | 7 | 67,450 | | | | | | | | |
| 6.5 do. | 224 | 1,728,490 | | | | | | | | |
| 6.8 do. | 5 | 54,160 | | | | | | | | |
| 7.0 do. | 10,974 | 35,501,435 | 170 | 798,120 | 242 | 1,070,890 | 627 | 3,048,578 | 905 | 8,180,021 |
| 7.3 do. | 3 | 0,000 | | | | | | | | |
| 7.5 do. | 100 | 919,505 | 6 | 137,400 | 10 | 117,000 | 5 | 14,990 | 10 | 49,000 |
| 7.8 do. | 9 | 58,890 | | | | | | | | |
| 8.0 do. | 3,386 | 9,682,982 | 581 | 2,014,611 | 821 | 2,773,863 | 474 | 1,282,245 | 1 | 57,000 |
| 8.3 do. | 4 | 50,800 | 1 | 2,300 | | | 1 | 4,500 | 206 | 2,166 |
| 8.4 do. | 1 | 430 | | | | | | | | |
| 8.5 do. | 48 | 308,460 | 2 | 25,500 | 0 | 40,300 | 7 | 34,000 | 7 | 80,800 |
| 8.8 do. | 3 | 6,600 | | | | | | | | |
| 9.0 do. | 1,140 | 2,058,162 | 390 | 1,240,662 | 235 | 600,428 | 105 | 215,512 | 80 | 180,981 |
| 9.4 do. | 1 | 700 | | | | | | | | |
| 9.5 do. | 5 | 25,000 | | | | | | | | |
| 9.6 do. | 1 | 2,000 | | | | | | | | |
| 10.0 do. | 611 | 1,808,086 | 102 | 219,034 | 100 | 252,646 | 54 | 88,100 | 58 | 200,030 |
| 10.5 do. | 4 | 23,750 | 2 | 15,000 | | | 1 | 1,750 | | |
| 10.8 do. | 1 | 696 | | | | | | | | |
| 11.0 do. | 27 | 40,621 | 11 | 28,021 | 8 | 15,000 | 2 | 1,700 | | |
| 11.5 do. | 0 | 21,200 | | | | | | | | |
| 12.0 do. | 757 | 703,672 | 92 | 103,826 | 70 | 75,138 | 78 | 84,001 | 3 | 15,000 |
| 12.5 do. | 1 | 800 | | | 1 | 800 | | | 54 | 64,000 |
| 13.0 do. | 1 | 300 | 1 | 300 | | | | | | |
| 13.5 do. | 1 | 450 | | | | | | | | |
| 14.0 do. | 3 | 2,525 | 1 | 450 | | | | | | |
| 14.4 do. | 1 | 200 | 1 | 525 | | | | | | |
| 15.0 do. | 20 | 20,613 | 6 | 200 | | | | | | |
| 16.0 do. | 1 | 70 | | | 8 | 4,400 | 3 | 2,400 | 3 | 4,800 |
| 17.0 do. | 1 | 1,700 | | | | | | | | |
| 18.0 do. | 41 | 58,202 | 8 | 8,245 | 6 | 13,450 | 1 | 1,000 | 2 | 2,350 |
| 24.0 do. | 281 | 994,984 | 1 | 200 | 3 | 2,300 | 5 | 1,980 | 2 | 2,500 |
| 30.0 do. | 3 | 2,050 | | | 1 | 1,250 | | | | |
| 36.0 do. | 10 | 3,350 | | | 2 | 1,125 | | | | |
| 40.0 do. | 1 | 100 | | | | | | | | |

COLORADO.

| | | | | | | | | | | |
|-------------------|--------|------------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Arapahoe, Denver. | 46,834 | 85,950,839 | 1,080 | 2,740,817 | 2,274 | 3,405,208 | 2,708 | 5,233,801 | 2,526 | 4,486,816 |
| 0.0 per cent. | 41 | 167,205 | | | 3 | 8,450 | 8 | 70,224 | 1 | 450 |
| 1.0 do. | 8 | 9,150 | | | | | 5 | 2,450 | | 700 |
| 2.0 do. | 8 | 2,335 | | | | | 1 | 400 | | 400 |
| 3.0 do. | 4 | 5,083 | | | | | | | 1 | 100 |
| 4.0 do. | 21 | 74,054 | 2 | 1,300 | | | 1 | 15,000 | 1 | 500 |
| 5.0 do. | 66 | 519,876 | 1 | 14,700 | 3 | 3,025 | 4 | 14,000 | 8 | 18,855 |
| 5.5 do. | 3 | 97,000 | | | | | | | | |
| 6.0 do. | 1,490 | 9,449,404 | 22 | 165,909 | 10 | 127,400 | 24 | 67,905 | 28 | 92,180 |
| 6.8 do. | 1 | 6,200 | | | | | | | | |
| 6.5 do. | 17 | 363,404 | | | | | | | | |
| 6.8 do. | 2 | 29,000 | | | | | | | | |
| 7.0 do. | 8,118 | 10,504,195 | 7 | 28,050 | 14 | 108,025 | 83 | 508,502 | 47 | 288,111 |
| 7.2 do. | 4 | 13,800 | | | | | | | | |
| 7.3 do. | 1 | 5,000 | | | 1 | 5,000 | | | | |
| 7.5 do. | 18 | 214,406 | | | | | 1 | 1,200 | | |
| 7.8 do. | 26 | 47,430 | | | | | | | | |
| 8.0 do. | 21,183 | 38,858,532 | 93 | 388,293 | 254 | 824,053 | 299 | 1,012,491 | 270 | 1,022,741 |
| 8.5 do. | 1 | 10,000 | | | | | 1 | 2,000 | | |
| 8.8 do. | 10 | 77,000 | | | | | | | 1 | 20,000 |
| 9.0 do. | 1 | 1,000 | | | 1 | 1,000 | | | | |
| 9.5 do. | 985 | 2,165,208 | 47 | 125,245 | 50 | 251,141 | 95 | 298,080 | 60 | 268,780 |
| 9.6 do. | 2 | 2,600 | | | | | 1 | 1,400 | | |
| 10.0 do. | 1 | 200 | | | | | | | | |
| 11.0 do. | 14,833 | 10,632,891 | 976 | 1,454,505 | 1,440 | 1,745,908 | 1,734 | 2,805,853 | 1,446 | 2,261,941 |
| 12.0 do. | 62 | 85,000 | 8 | 20,950 | 8 | 13,750 | 4 | 5,225 | 10 | 13,140 |
| 14.0 do. | 8,403 | 8,124,604 | 453 | 457,210 | 410 | 845,708 | 437 | 367,261 | 477 | 428,920 |
| 14.3 do. | 1 | 250 | | | | | | | | |
| 14.5 do. | 1 | 1,500 | | | | | | | | |
| 15.0 do. | 215 | 141,068 | 34 | 20,810 | 20 | 21,067 | 34 | 28,610 | 44 | 22,200 |

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

CALIFORNIA.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. | |
|---------|-------------|---------|-------------|---------|-------------|---------|--------------|---------|--------------|---------|--------------|-----------------------|------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | | |
| 2,570 | \$0,885,932 | 3,002 | \$0,237,270 | 2,780 | \$8,507,200 | 3,017 | \$10,807,420 | 3,455 | \$13,788,200 | 4,389 | \$17,023,323 | ...Total, | |
| | | | | 1 | 272 | 2 | 2,272 | 1 | 1,000 | 1 | 5,500 | 0.0 per cent. | |
| 1 | 3,000 | | | 2 | 1,260 | 1 | 700 | 1 | 7,500 | 3 | 4,400 | 1.0...do. | |
| 2 | 1,000 | 1 | 2,500 | 2 | 2,150 | 6 | 6,000 | 2 | 3,050 | 2 | 11,850 | 2.0...do. | |
| 1 | 4,100 | | | 1 | 2,000 | 1 | 858 | 1 | 2,000 | | | 3.0...do. | |
| 17 | 23,100 | 15 | 24,350 | 12 | 10,005 | 10 | 210,475 | 21 | 537,823 | 14 | 627,028 | 4.0...do. | |
| 1 | 175,000 | | | 1 | 50,000 | 1 | 1,150 | 3 | 41,550 | 18 | 93,050 | 5.0...do. | |
| | | | | | 1 | 5,500 | | | | | | 5.5...do. | |
| | | | | | | | | | | | | 6.8...do. | |
| 848 | 3,084,568 | 1,111 | 4,084,500 | 1,046 | 4,138,085 | 1,238 | 5,121,340 | 1,292 | 6,070,323 | 1,500 | 8,443,213 | 6.0...do. | |
| 2 | 17,500 | 1 | 7,000 | | | 1 | 8,200 | 1 | 25,000 | 2 | 14,750 | 6.3...do. | |
| 13 | 126,855 | 11 | 127,000 | 33 | 133,500 | 46 | 283,750 | 42 | 453,734 | 67 | 529,080 | 6.5...do. | |
| 1,251 | 4,730,302 | 1,260 | 3,217,086 | 1,220 | 3,302,491 | 1,373 | 4,187,501 | 1,010 | 5,125,372 | 2,187 | 6,161,425 | 7.0...do. | |
| 1 | 8,000 | | | | | | | | | 2 | 3,000 | 7.3...do. | |
| 8 | 22,100 | 9 | 23,850 | 7 | 16,435 | 13 | 896,930 | 8 | 40,000 | 24 | 93,800 | 7.5...do. | |
| | | 1 | 200 | | | 2 | 20,000 | 2 | 10,080 | 3 | 12,610 | 7.8...do. | |
| 212 | 434,018 | 231 | 574,009 | 212 | 505,061 | 170 | 876,948 | 235 | 400,041 | 288 | 590,980 | 8.0...do. | |
| 2 | 58,000 | | | | | | | | | | | 8.3...do. | |
| | | | | | | | | | | | | | |
| 6 | 11,075 | 1 | 430 | | | 5 | 40,125 | 3 | 9,000 | 4 | 67,600 | 8.4...do. | |
| | | 5 | 14,400 | | | | | | | | | 8.5...do. | |
| 72 | 108,112 | 65 | 142,733 | 40 | 110,503 | 40 | 72,003 | 60 | 125,078 | 44 | 77,010 | 8.8...do. | |
| | | 1 | 700 | | | | | | | | | 9.0...do. | |
| | | | | | | | | | | | | 9.4...do. | |
| 1 | 2,000 | | | 1 | 3,400 | | | 2 | 5,000 | | | 9.5...do. | |
| 57 | 76,240 | 63 | 173,160 | 80 | 41,803 | 27 | 70,000 | 65 | 110,621 | 63 | 68,438 | 9.6...do. | |
| | | 1 | 696 | | | | | 1 | 7,000 | | | 10.0...do. | |
| 1 | 800 | 2 | 2,050 | 2 | 8,000 | | | 1 | 2,750 | | | 10.5...do. | |
| 1 | 600 | | | 1 | 1,200 | | | | | 1 | 4,600 | 11.0...do. | |
| 71 | 46,823 | 111 | 63,765 | 70 | 70,544 | 48 | 88,737 | 68 | 45,755 | 60 | 103,404 | 11.5...do. | |
| | | | | | | | | | | | | 12.0...do. | |
| | | | | | | | | | | | | 13.0...do. | |
| | | | | | | | | | | | | | |
| 3 | 850 | 2 | 3,100 | 1 | 3,000 | 2 | 900 | 2 | 3,100 | 1 | 800 | 13.5...do. | |
| 1 | 70 | | | | | | | | | | | 14.0...do. | |
| | | | | | | | | | | | | 14.4...do. | |
| 1 | | | | | | | | | | | | 15.0...do. | |
| | | | | | | | | | | | | 16.0...do. | |
| 1 | 550 | 5 | 9,422 | 1 | 1,700 | 3 | 0,175 | 4 | 1,060 | 5 | 17,385 | 17.0...do. | |
| 2 | 1,500 | 103 | 128,025 | 74 | 2,975 | 18 | 28,020 | 18 | 51,814 | 57 | 96,510 | 18.0...do. | |
| | | | | | 80,035 | | | | | 2 | 1,400 | 21.0...do. | |
| 1 | 400 | | | | | | 1 | 350 | 3 | 975 | 3 | 1,100 | 30.0...do. |
| | | | | | | | | | | 1 | 100 | 36.0...do. | |
| | | | | | | | | | | | | 40.0...do. | |

COLORADO.

| 2,232 | 4,018,511 | 2,058 | 3,448,850 | 2,800 | 5,313,763 | 6,086 | 10,570,058 | 10,211 | 17,594,700 | 13,057 | 20,071,740 | ...Total. |
|-------|-----------|-------|-----------|-------|-----------|-------|------------|--------|------------|--------|------------|---------------|
| 4 | 2,101 | 1 | 200 | 1 | 1,225 | 1 | 1,200 | 11 | 14,420 | 11 | 73,935 | 0.0 per cent. |
| 1 | 000 | | | | | 1 | 150 | 1 | 0,000 | | | 1.0...do. |
| | | 2 | 000 | 3 | 18,050 | 8 | 15,020 | 2 | 526 | 1 | 240 | 2.0...do. |
| 4 | 975 | 6 | 14,400 | 4 | 2,110 | 4 | 52,800 | 8 | 21,450 | 24 | 870,855 | 5.0...do. |
| 45 | 510,475 | 80 | 202,105 | 68 | 578,327 | 180 | 972,000 | 953 | 1,094,841 | 724 | 4,948,024 | 5.5...do. |
| | | 1 | 18,000 | 2 | 71,401 | | | 2 | 31,000 | 1 | 6,200 | 6.0...do. |
| 31 | 130,178 | 90 | 108,020 | 171 | 14,000 | 305 | 1,298,485 | 789 | 15,000 | 1,041 | 4,814,806 | 6.8...do. |
| | | | | | 978,442 | | | 1 | 2,152,587 | 4 | 13,800 | 7.0...do. |
| 2 | 141,000 | | | 2 | 12,000 | | | 2 | 7,500 | 11 | 52,706 | 7.3...do. |
| 271 | 750,905 | 431 | 1,152,923 | 980 | 1,943,463 | 8,768 | 6,183,850 | 6,532 | 10,615,401 | 8,307 | 14,955,022 | 7.8...do. |
| 2 | 11,500 | 1 | 10,000 | 2 | 15,500 | | | | | 2 | 28,600 | 8.0...do. |
| | | 1 | 6,600 | | | | | | | | | 8.8...do. |
| 84 | 210,075 | 84 | 141,123 | 98 | 102,063 | 123 | 168,017 | 155 | 282,001 | 174 | 260,017 | 9.0...do. |
| 1 | 1,200 | | | | | | | | | 1 | 200 | 9.5...do. |
| 1,220 | 1,773,042 | 1,061 | 1,344,576 | 1,238 | 1,334,111 | 1,488 | 1,054,082 | 1,937 | 2,395,107 | 2,290 | 2,883,700 | 10.0...do. |
| 0 | 5,875 | 11 | 5,150 | 5 | 4,486 | 4 | 1,825 | 1 | 300 | 2 | 5,300 | 11.0...do. |
| 426 | 413,875 | 298 | 233,605 | 210 | 167,638 | 100 | 201,181 | 300 | 257,082 | 278 | 256,238 | 12.0...do. |
| | | | | | | | | | | 1 | 1,500 | 14.0...do. |
| 1 | 500 | | | | | | | | | 1 | 1,000 | 14.5...do. |
| 86 | 18,474 | 16 | 5,637 | 8 | 5,395 | 5 | 5,450 | 6 | 6,000 | 4 | 825 | 15.0...do. |

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF

COLORADO—Continued.

| COUNTIES, CITIES, AND RATES OF INTEREST | TOTAL | | 1880 | | 1881 | | 1882 | | 1883 | |
|--|---------|---------|---------|----------|---------|---------|---------|----------|---------|----------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Arapahoe, Denver—Cont'd. | | | | | | | | | | |
| 16.0 per cent. | 4 | \$2,404 | | | | | | | | |
| 18.0...do... | 200 | 115,589 | 29 | \$17,148 | 11 | \$9,380 | 20 | \$12,923 | 35 | \$10,699 |
| 20.0...do... | 8 | 1,450 | | | | | | | 2 | 250 |
| 22.0...do... | | 500 | | | | | | | | |
| 24.0...do... | 1 | | | | | | | | | |
| | 235 | 148,155 | 7 | 4,047 | 10 | 2,941 | 18 | 13,028 | 43 | 25,092 |
| 30.0...do... | 28 | 11,570 | 1 | 1,000 | 1 | 200 | 6 | 1,465 | 4 | 800 |
| 33.0...do... | 1 | 200 | | | | | | | | |
| 36.0...do... | 180 | 80,634 | 5 | 1,960 | 3 | 725 | 0 | 6,841 | 15 | 5,222 |
| 40.0...do... | 2 | 1,200 | | | | | | | 2 | 1,200 |
| 42.0...do... | 2 | 575 | | | | | | | 1 | 275 |
| 48.0...do... | 16 | 2,472 | | | 1 | 75 | 2 | 450 | 1 | 100 |
| 57.0...do... | 1 | 125 | | | | | 1 | 125 | | |
| 60.0...do... | 51 | 14,292 | | | 1 | 80 | 8 | 1,848 | 15 | 4,999 |
| 90.0...do... | 1 | 50 | | | | | | | | |
| 96.0...do... | 3 | 2,300 | | | | | | | | |
| 120.0...do... | 3 | 170 | | | | | 1 | 70 | 1 | 50 |

DISTRICT OF COLUMBIA.

| The District, Washington... | 84,543 | 81,693,401 | 1,997 | 3,768,288 | 2,082 | 4,604,159 | 2,894 | 4,895,031 | 2,740 | 6,515,072 |
|-----------------------------|--------|------------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|
| 1.0 per cent. | 11 | 8,580 | | | | | | | | |
| 2.0...do... | 1 | 2,630 | | | | | | | | |
| 3.0...do... | 6 | 48,221 | | | | | | | | |
| 4.0...do... | 48 | 185,660 | 3 | 1,600 | 5 | 9,800 | 4 | 57,814 | 8 | 10,089 |
| 4.5...do... | 5 | 16,721 | | | 1 | 1,720 | 3 | 12,001 | | |
| 5.0...do... | 1,200 | 9,270,886 | 13 | 161,815 | 27 | 203,330 | 61 | 353,860 | 87 | 634,757 |
| 5.3...do... | 1 | 9,000 | | | 1 | 0,000 | | | | |
| 5.5...do... | 51 | 465,345 | | | 4 | 35,500 | 4 | 18,000 | 7 | 57,000 |
| 6.0...do... | 27,430 | 63,817,168 | 805 | 1,750,096 | 1,272 | 3,346,816 | 1,646 | 3,583,735 | 2,004 | 4,880,972 |
| 6.5...do... | 37 | 216,067 | 3 | 116,450 | 7 | 31,700 | 0 | 45,800 | | |
| 6.6...do... | 328 | 650,510 | | | | | | | 84 | 181,150 |
| 7.0...do... | 2,468 | 4,081,852 | 517 | 1,028,754 | 427 | 716,341 | 321 | 525,156 | 282 | 455,810 |
| 7.5...do... | 0 | 22,580 | 3 | 11,580 | 4 | 5,700 | 2 | 5,500 | | |
| 8.0...do... | 2,031 | 2,107,652 | 502 | 502,377 | 232 | 220,031 | 208 | 169,301 | 183 | 223,394 |
| 8.5...do... | 1 | 1,500 | 1 | 1,500 | | | | | | |
| 8.8...do... | 1 | 3,400 | | | | | | | | |
| 9.0...do... | 38 | 32,535 | 13 | 14,925 | 8 | 2,700 | 8 | 4,067 | 1 | 125 |
| 10.0...do... | 866 | 650,304 | 137 | 115,991 | 94 | 50,021 | 124 | 108,747 | 93 | 71,166 |
| 12.0...do... | 2 | 3,700 | | | | | 1 | 3,500 | | |

ILLINOIS.

| Cook, Chicago... | 195,201 | 399,505,821 | 8,050 | 10,362,804 | 10,326 | 22,107,105 | 18,205 | 31,606,704 | 14,826 | 20,057,495 |
|------------------|---------|-------------|-------|------------|--------|------------|--------|------------|--------|------------|
| 0.0 per cent. | 165 | 323,108 | 3 | 2,050 | 7 | 6,400 | 21 | 14,762 | 5 | 9,967 |
| 1.0...do... | 15 | 15,502 | | | 2 | 450 | 6 | 10,150 | 4 | 3,550 |
| 2.0...do... | 4 | 3,410 | 1 | 800 | 21 | 2,450 | 1 | 100 | | |
| 3.0...do... | 27 | 39,589 | | | 1 | 1,000 | 2 | 870 | 3 | 1,542 |
| 4.0...do... | 260 | 900,548 | 0 | 10,255 | 13 | 58,810 | 23 | 42,761 | 61 | 105,470 |
| 5.0...do... | 4,054 | 81,120,457 | 78 | 287,778 | 138 | 951,187 | 220 | 3,306,047 | 311 | 1,846,642 |
| 5.2...do... | 2 | 6,000 | | | 2 | 15,000 | 2 | 143,000 | 2 | 0,000 |
| 5.5...do... | 5 | 170,000 | 1 | 12,000 | | | | | | |
| 6.0...do... | 80,158 | 210,070,448 | 1,380 | 4,570,924 | 3,411 | 11,297,171 | 5,272 | 10,100,842 | 5,370 | 15,801,001 |
| 6.5...do... | 17 | 100,000 | 3 | 7,500 | 1 | 3,000 | 4 | 14,000 | 9 | 84,500 |
| 6.8...do... | 5 | 14,500 | | | | | | | 5 | 14,500 |
| 7.0...do... | 93,586 | 94,916,743 | 2,827 | 6,731,080 | 4,004 | 6,780,315 | 5,083 | 8,600,688 | 5,904 | 8,458,831 |
| 7.5...do... | 6 | 10,800 | 1 | 15,000 | 1 | 2,000 | 1 | 500 | 3 | 2,300 |
| 8.0...do... | 40,708 | 55,590,231 | 3,004 | 4,600,846 | 2,684 | 2,904,026 | 2,615 | 8,370,207 | 3,130 | 4,028,736 |
| 8.0...do... | 10 | 20,900 | 3 | 3,500 | | | 4 | 18,300 | | |
| 10.0...do... | 115 | 105,145 | 52 | 51,762 | 20 | 19,430 | 11 | 19,714 | 4 | 3,850 |
| 12.0...do... | 4 | 5,440 | 1 | 800 | | | | | | |

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

COLORADO—Continued.

DISTRICT OF COLUMBIA.

ILLINOIS.

| | | | | | | | | | | | | |
|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|---------------|
| 15,074 | 20,701,122 | 17,808 | 34,053,170 | 22,270 | 40,072,557 | 25,728 | 51,804,003 | 20,126 | 55,808,015 | 38,020 | 80,871,107 | ...Total. |
| 8 | 5,225 | 1 | 112 | 4 | 12,538 | 21 | 28,800 | 28 | 97,405 | 67 | 150,759 | 0.0 per cent. |
| 5 | 1,275 | 3 | 0,800 | 8 | 12,400 | 4 | 5,450 | 6 | 7,552 | 8 | 2,700 | 1.0...do. |
| 28 | 47,055 | 24 | 228,563 | 20 | 54,788 | 20 | 174,948 | 14 | 23,076 | 80 | 60,030 | 2.0...do. |
| 352 | 931,596 | 402 | 2,300,038 | 505 | 5,302,582 | 623 | 5,013,510 | 607 | 8,800,000 | 678 | 7,750,118 | 3.0...do. |
| 5,035 | 15,512,756 | 7,259 | 18,275,301 | 10,720 | 26,830,840 | 12,700 | 28,860,708 | 18,576 | 81,001,401 | 20,412 | 48,228,004 | 4.0...do. |
| 6,058 | 8,970,410 | 0,805 | 0,740,557 | 7,012 | 0,734,420 | 7,512 | 10,403,488 | 8,876 | 11,934,973 | 9,885 | 18,050,118 | 5.0...do. |
| 8,283 | 4,250,155 | 8,808 | 4,836,100 | 8,901 | 5,450,378 | 4,731 | 6,778,160 | 6,425 | 8,020,588 | 7,041 | 10,804,520 | 6.0...do. |
| 7 | 5,750 | 1 | 1,750 | 8 | 4,250 | 1 | 000 | 1 | 1,750 | 2 | 10,564 | 9.0...do. |
| | | 5 | 8,850 | | | 8 | 98,987 | 8 | 1,482 | 2 | 550 | 10.0...do. |
| | | | | | | | | 1 | 2,090 | 2 | | 12.0...do. |

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF
INDIANA.

| COUNTIES, CITIES, AND RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|---|---------|--------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Marion, Indianapolis..... | 25,104 | \$20,690,150 | 1,071 | \$1,555,876 | 1,442 | \$2,403,204 | 1,629 | \$2,101,438 | 1,932 | \$2,418,482 |
| 0.0 per cent..... | 10 | 11,330 | | | | | | | | |
| 2.0....do..... | 12 | 12,030 | | | | | | | | |
| 3.5....do..... | 2 | 3,200 | | | | | | | | |
| 4.0....do..... | 40 | 92,890 | 1 | 2,000 | 5 | 2,285 | 2 | 2,400 | 6 | 3,075 |
| 5.0....do..... | 104 | 374,898 | 8 | 66,398 | 13 | 23,271 | 8 | 1,373 | 8 | 51,150 |
| 5.5....do..... | 6 | 347,000 | | | 2 | 233,000 | 1 | 10,000 | 2 | 100,000 |
| 6.0....do..... | 10,608 | 17,331,062 | 351 | 567,835 | 711 | 1,144,953 | 937 | 1,376,180 | 1,235 | 1,492,111 |
| 6.3....do..... | 3 | 10,400 | | | | | | | | |
| 6.5....do..... | 403 | 654,250 | 2 | 44,000 | 28 | 205,700 | 14 | 48,400 | 16 | 40,500 |
| 7.0....do..... | 3,528 | 4,582,471 | 100 | 829,225 | 270 | 473,913 | 201 | 871,208 | 283 | 407,267 |
| 7.5....do..... | 46 | 59,980 | 6 | 8,550 | 5 | 4,000 | 9 | 14,800 | 7 | 12,000 |
| 7.8....do..... | 1 | 400 | | | | | | | | |
| 8.0....do..... | 4,209 | 2,849,916 | 593 | 569,494 | 403 | 302,640 | 368 | 267,777 | 370 | 202,647 |
| 9.0....do..... | 4 | 1,000 | 1 | 200 | | | 2 | 1,300 | | |
| 10.0....do..... | 27 | 47,479 | 9 | 5,179 | 5 | 13,893 | 1 | 3,000 | 4 | 18,082 |
| 12.0....do..... | 1 | 135 | | | | | | | | |
| 16.0....do..... | 1 | 200 | | | | | | | | |

KENTUCKY.

| | | | | | | | | | | |
|----------------------------|--------|------------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Jefferson, Louisville..... | 17,303 | 36,030,340 | 1,225 | 2,700,252 | 1,305 | 2,598,870 | 1,410 | 3,422,421 | 1,286 | 3,005,233 |
| 0.0 per cent..... | 18 | 84,456 | 2 | 4,501 | 1 | 4,000 | | | | |
| 1.0....do..... | 1 | 50 | | | 1 | 50 | | | | |
| 2.0....do..... | 1 | 126 | | | | | 1 | 120 | | |
| 3.0....do..... | 4 | 5,150 | | | | | | | 1 | 8,300 |
| 4.0....do..... | 25 | 20,363 | | | | | 2 | 7,400 | | |
| 5.0....do..... | 63 | 501,598 | 4 | 8,025 | 7 | 17,687 | 4 | 2,300 | 6 | 8,200 |
| 6.0....do..... | 16,738 | 34,413,815 | 1,187 | 2,512,046 | 1,264 | 2,456,836 | 1,378 | 3,826,088 | 1,246 | 2,916,014 |
| 7.0....do..... | 373 | 770,095 | 11 | 60,551 | 19 | 80,416 | 21 | 78,780 | 25 | 61,812 |
| 8.0....do..... | 73 | 186,479 | 10 | 87,141 | 13 | 88,980 | 8 | 6,487 | 6 | 15,207 |
| 9.0....do..... | 1 | 400 | | | | | | | 1 | 400 |
| 10.0....do..... | 11 | 31,808 | 2 | 25,488 | 1 | 2,010 | 2 | 1,240 | 1 | 300 |

LOUISIANA.

| | | | | | | | | | | |
|---------------------------|--------|------------|-------|-----------|-------|-----------|-------|-----------|-----|-----------|
| Orleans, New Orleans..... | 10,612 | 41,735,173 | 1,474 | 8,016,085 | 1,660 | 4,482,042 | 1,857 | 8,040,065 | 928 | 8,030,280 |
| 0.0 per cent..... | 1 | 4,425 | | | | | | | | |
| 1.0....do..... | 1 | 700 | | | | | | | | |
| 2.0....do..... | 2 | 2,100 | | | | | | | | |
| 3.0....do..... | 6 | 7,910 | | | | | | | | |
| 4.0....do..... | 17 | 243,750 | | | | | | | | |
| 6.0....do..... | 1,989 | 11,098,572 | 122 | 1,180,221 | 131 | 51,250 | | | | |
| 6.5....do..... | 4 | 31,700 | | | | | | | | |
| 7.0....do..... | 1,152 | 5,560,994 | 98 | 673,315 | 84 | 1,478,008 | 77 | 1,100,438 | 56 | 903,014 |
| 7.5....do..... | 8 | 37,200 | | | | | | | | |
| 8.0....do..... | 13,428 | 24,141,211 | 1,250 | 2,062,510 | 1,450 | 2,352,140 | 1,177 | 1,902,805 | 821 | 1,805,150 |
| 8.5....do..... | 1 | 350 | | | | | | | | |
| 10.0....do..... | 5 | 8,281 | | | 1 | 8,000 | 1 | 1,000 | 1 | 3,431 |

MARYLAND.

| | | | | | | | | | | |
|---------------------|--------|------------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Baltimore city..... | 38,845 | 53,441,082 | 3,082 | 3,285,700 | 2,783 | 4,261,243 | 3,009 | 4,250,484 | 3,458 | 4,757,310 |
| 0.0 per cent..... | 6 | 23,300 | | | | | | | 1 | 16,000 |
| 1.0....do..... | 8 | 3,200 | 1 | 600 | 1 | 200 | | | | |
| 3.0....do..... | 17 | 23,892 | | | | | | | 3 | 5,956 |
| 3.5....do..... | 1 | 1,200 | | | | | | | | |
| 4.0....do..... | 74 | 282,153 | | | 3 | 20,772 | 4 | 1,875 | 3 | 3,000 |
| 4.5....do..... | 48 | 505,588 | | | 3 | 32,000 | | | | |
| 4.8....do..... | 2 | 16,000 | | | | | 1 | 10,000 | 1 | 6,000 |
| 5.0....do..... | 1,287 | 7,580,875 | 13 | 168,800 | 84 | 828,510 | 64 | 453,422 | 92 | 480,400 |
| 5.8....do..... | 2 | 7,500 | | | 15 | 108,200 | 12 | 58,050 | 17 | 80,904 |
| 6.0....do..... | 158 | 725,852 | 2 | 16,000 | | | | | | |
| 6.8....do..... | 5 | 8,400 | | | | | | | 4 | 7,000 |
| 7.0....do..... | 37,201 | 44,242,072 | 2,966 | 8,110,306 | 2,078 | 3,204,461 | 2,928 | 3,727,137 | 8,337 | 4,147,500 |
| 8.9....do..... | 9 | 10,450 | | | 1 | 2,500 | | | | |

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

INDIANA.

KENTUCKY.

| | | | | | | | | | | | | |
|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|---------------|
| 1,537 | 3,293,800 | 1,645 | 3,444,338 | 1,784 | 3,714,412 | 2,205 | 4,589,828 | 2,252 | 3,024,813 | 2,503 | 5,345,363 |Total. |
| 4 | 0,708 | 5 | 8,800 | 2 | 5,501 | 4 | 1,850 | ..... | ..... | ..... | ..... | 0.0 per cent. |
| 5 | 4,410 | 2 | 1,000 | 2 | 1,250 | 5 | 3,800 | 1 | 450 | 1 | 1,000 | 3.0 per do. |
| 3 | 2,975 | 11 | 48,840 | 2 | 490 | 3 | 3,800 | 5 | 6,130 | 18 | 408,042 | 5.0 per do. |
| 1,470 | 3,183,930 | 1,571 | 3,278,082 | 1,737 | 3,647,707 | 2,207 | 4,526,031 | 2,169 | 3,704,106 | 2,500 | 4,771,876 | 6.0 per do. |
| 49 | 87,540 | 49 | 100,006 | 32 | 40,854 | 40 | 41,880 | 70 | 110,987 | 66 | 95,070 | 7.0 per do. |
| 0 | 5,225 | 6 | 5,733 | 7 | 11,400 | 5 | 10,850 | 3 | 1,360 | 2 | 4,700 | 8.0 per do. |
| ..... | ..... | 1 | 400 | 2 | 1,120 | 1 | 1,000 | 1 | 250 | ..... | ..... | 10.0 per do. |

LOUISIANA.

| | | | | | | | | | | | | |
|-------|------------------|----------|--------------------|----------|--------------------|----------|---------------------|----------|----------------------|----------|--------------------|-------------------------|
| 1,740 | 4,234,038 | 1,802 | 4,130,055 | 2,023 | 4,077,712 | 2,011 | 4,510,014 | 1,778 | 4,797,472 | 1,831 | 4,203,704 | ...Total. |
| | | 1 | 4,426 | | | | | | | | | 0.0 per cent |
| | | 1 | 700 | | | | | | | | | 1.0...do. |
| | | | | 1 | 000 | 1 | 300 | 1 | 100 | 1 | 2,000 | 2.0...do. |
| | | | | | | | | 2 | 0,500 | 2 | 510 | 3.0...do. |
| 102 | 1,000 740,106 | 1 141 | 500 033,581 | 4 272 | 8,800 1,032,122 | 3 887 | 17,600 1,216,847 | 2 828 | 100,000 1,480,820 | 8 873 | 4,000 1,540,315 | 4.0...do. 0.0...do. |
| 98 | 595,530 | 103 | 740,569 | 109 | 397,470 | 114 | 404,170 | 171 | 27,000 658,045 | 105 | 514 617,514 | 0.5...do. 7.0...do. |
| 1,530 | 2,898,302 | 1,494 | 7,000 2,440,280 | 1,034 | 4,200 3,234,120 | 1,502 | 14,000 2,862,207 | 1,270 | 7,000 2,451,007 | 1,283 | 5,000 330 | 7.5...do. 8.0...do. |
| | | | | 1 | 400 | | | | | 1 | 450 | 8.5...do. 10.0...do. |

MARYLAND.

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF MASSACHUSETTS.

| COUNTIES, CITIES, AND RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--|---------|---------------|---------|-------------|---------|--------------|---------|--------------|---------|--------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| | | | 2,611 | \$9,891,036 | 3,203 | \$13,986,931 | 3,381 | \$16,067,920 | 3,792 | \$15,874,393 |
| Suffolk, Boston... | 44,982 | \$192,000,803 | | | | | | | | |
| 0.0 per cent. | 103 | 385,110 | 4 | 3,630 | 2 | 4,000 | 5 | 2,910 | 5 | 142,840 |
| 1.0...do... | 3 | 8,863 | 1 | 1,001 | 1 | 2,100 | | | | |
| 1.5...do... | 1 | 200 | | | | | | | | |
| 2.0...do... | 2 | 900 | 1 | 400 | | | | | | |
| 2.5...do... | 4 | 21,250 | | | | | 4 | 21,250 | | |
| 3.0...do... | 34 | 152,267 | 6 | 42,502 | 2 | 14,000 | 1 | 1,500 | 1 | 280 |
| 3.5...do... | 16 | 648,870 | | | | | | | | |
| 4.0...do... | 1,114 | 22,309,725 | 8 | 17,185 | 42 | 524,267 | 48 | 1,289,050 | 50 | 869,253 |
| 4.1...do... | 3 | 150,000 | | | | | | | | |
| 4.3...do... | 48 | 982,000 | | | | | | | | |
| 4.4...do... | 1 | 110,000 | | | | | | | | |
| 4.5...do... | 1,887 | 24,657,215 | 3 | 158,612 | 68 | 900,850 | 140 | 2,754,034 | 140 | 2,777,050 |
| 4.8...do... | 26 | 340,500 | | | | | | | | |
| 5.0...do... | 18,721 | 76,443,498 | 143 | 1,070,777 | 522 | 4,605,534 | 773 | 5,554,910 | 901 | 5,543,727 |
| 5.3...do... | 20 | 58,100 | | | | | | | | |
| 5.5...do... | 2,131 | 7,072,901 | 50 | 640,250 | 117 | 648,541 | 165 | 602,850 | 215 | 680,317 |
| 5.8...do... | 18 | 192,500 | | | | | | | | |
| 6.0...do... | 22,368 | 53,884,746 | 1,722 | 6,200,323 | 2,000 | 0,144,227 | 1,883 | 6,217,823 | 2,118 | 6,234,953 |
| 6.3...do... | 2 | 34,800 | | | | | | | | |
| 6.6...do... | 300 | 605,800 | 85 | 211,115 | 51 | 92,500 | 28 | 38,500 | 20 | 55,755 |
| 7.0...do... | 1,977 | 8,381,420 | 406 | 708,845 | 307 | 857,332 | 251 | 420,055 | 175 | 322,210 |
| 7.8...do... | 2 | 1,000 | | | | | | | | |
| 7.5...do... | 11 | 17,109 | 6 | 12,058 | | | | | | |
| 8.0...do... | 580 | 800,797 | 69 | 60,800 | 46 | 38,042 | 41 | 58,345 | 46 | 202,000 |
| 8.5...do... | 1 | 1,800 | | | | | | | | |
| 9.0...do... | 62 | 82,480 | 8 | 1,175 | 8 | 12,500 | 2 | 400 | 3 | 1,925 |
| 9.5...do... | 1 | 700 | | | | | | | | |
| 10.0...do... | 238 | 350,598 | 25 | 15,002 | 10 | 23,014 | 22 | 78,413 | 29 | 17,920 |
| 10.5...do... | 1 | 1,500 | | | | | | | | |
| 11.0...do... | 2 | 1,600 | | | | | | | | |
| 12.0...do... | 235 | 281,214 | 14 | 20,571 | 12 | 17,874 | 10 | 10,700 | 16 | 22,103 |
| 15.0...do... | 3 | 1,200 | | | | | | | | |
| 18.0...do... | 13 | 12,063 | | | | | | | | |
| 20.0...do... | 1 | 150 | | | | | | | | |
| 24.0...do... | 80 | 18,737 | 4 | 800 | 2 | 1,300 | 1 | 200 | 1 | 100 |
| 30.0...do... | 7 | 4,020 | | | | | 1 | 150 | | |
| 35.0...do... | 2 | 1,115 | | | | | | | | |
| 38.0...do... | 5 | 2,000 | | | | | | | 2 | 000 |
| 37.0...do... | 1 | 324 | | | | | | | | |
| 40.0...do... | 1 | 300 | 1 | 300 | | | | | | |
| 48.0...do... | 1 | 350 | | | | | | | | |
| 60.0...do... | 1 | 100 | | | | | | | 1 | 100 |

MICHIGAN.

| Wayne, Detroit... | 30,880 | 41,000,176 | 2,138 | 2,470,412 | 2,532 | 3,200,130 | 2,752 | 3,010,448 | 2,875 | 3,708,223 |
|-------------------|--------|------------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|
| 0.0 per cent. | 12 | 9,040 | | | | | | | | |
| 1.0...do... | 2 | 2,800 | | | | | | | | |
| 2.0...do... | 6 | 7,349 | | | | | | | | |
| 3.0...do... | 10 | 24,215 | | | | | | | | |
| 3.5...do... | 3 | 8,300 | | | | | | | | |
| 3.7...do... | 11 | 11,700 | | | | | | | | |
| 4.0...do... | 82 | 100,468 | 3 | 2,175 | 7 | 28,250 | 6 | 5,744 | 6 | 8,925 |
| 4.5...do... | 2 | 1,700 | | | | | | | | |
| 5.0...do... | 316 | 714,070 | 12 | 4,089 | 23 | 60,640 | 21 | 29,180 | 35 | 71,376 |
| 5.5...do... | 13 | 110,631 | | | 1 | 5,000 | | | | |
| 5.6...do... | 1 | 500 | | | | | | | | |
| 6.0...do... | 2,944 | 11,854,096 | 70 | 276,955 | 216 | 837,940 | 1 | 1,452,447 | 226 | 912,431 |
| 6.5...do... | 117 | 377,732 | 6 | 17,400 | 17 | 45,100 | 23 | 77,200 | 12 | 27,850 |
| 6.6...do... | 1 | 800 | | | | | | | 1 | 600 |
| 7.0...do... | 22,034 | 25,051,138 | 918 | 1,360,165 | 1,368 | 1,027,070 | 1,800 | 1,082,142 | 2,077 | 2,350,200 |
| 7.5...do... | 57 | 81,590 | 9 | 23,250 | 6 | 5,700 | 4 | 3,100 | 18 | 25,100 |
| 8.0...do... | 4,000 | 2,714,602 | 804 | 686,970 | 740 | 523,345 | 404 | 823,152 | 426 | 278,819 |
| 8.3...do... | 3 | 904 | 1 | 100 | | | | | | |
| 8.5...do... | 21 | 17,927 | 4 | 3,425 | 3 | 1,200 | 8 | 2,050 | | |
| 9.0...do... | 181 | 123,039 | 59 | 30,545 | 44 | 27,058 | 17 | 5,300 | 12 | 3,036 |
| 9.5...do... | 1 | 600 | | | | | | | 1 | 500 |
| 10.0...do... | 676 | 281,297 | 102 | 74,388 | 101 | 44,818 | 74 | 28,203 | 62 | 20,887 |

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

MASSACHUSETTS.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|--------------|---------|--------------|---------|--------------|---------|--------------|---------|--------------|---------|--------------|--------------------|
| Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| 4,278 | \$18,080,282 | 4,726 | \$18,085,910 | 4,036 | \$22,495,770 | 5,460 | \$22,914,856 | 5,778 | \$24,031,451 | 6,817 | \$30,939,301 | ...Total. |
| 5 | 9,084 | 8 | 87,075 | 24 | 69,196 | 10 | 67,335 | 20 | 31,507 | 11 | 16,327 | 0.0 per cent. |
| | | 1 | 92 | | | | | | | 1 | 200 | 1.0...do. |
| | | | | | | 1 | 500 | | | | | 1.5...do. |
| | | | | | | | | | | | | 2.0...do. |
| | | | | | | | | | | | | 2.5...do. |
| 5 | 7,250 | 2 | 600 | 4 | 16,075 | 2 | 6,200 | 8 | 4,000 | 11 | 63,170 | 8.0...do. |
| | | | | 12 | 544,870 | | | 101 | 2,471,788 | 272 | 5,086,156 | 8.5...do. |
| 81 | 1,252,400 | 147 | 2,280,308 | 214 | 4,057,910 | 151 | 8,851,768 | 9 | 150,000 | | | 1.0...do. |
| | | | | | | 20 | 438,500 | 28 | 543,500 | | | 4.1...do. |
| | | | | | | | | | | | | 4.3...do. |
| 216 | 3,409,089 | 232 | 2,227,708 | 288 | 3,041,697 | 251 | 110,000 | 197 | 2,210,150 | 350 | 4,081,977 | 4.4...do. |
| | | | | 14 | 2,020,488 | 201 | 201,000 | 12 | 180,600 | | | 4.5...do. |
| 1,229 | 6,734,088 | 1,720 | 8,000,007 | 1,815 | 9,084,020 | 2,014 | 0,202,010 | 2,052 | 10,738,081 | 2,482 | 13,249,414 | 4.8...do. |
| | | | | | | 2 | 4,000 | 8 | 29,100 | 10 | 20,000 | 5.0...do. |
| | | | | | | | | | | | | 5.3...do. |
| 227 | 1,071,730 | 200 | 689,088 | 208 | 600,053 | 205 | 858,012 | 813 | 932,122 | 802 | 948,228 | 5.5...do. |
| | | | | 10 | 130,000 | | | 8 | 56,500 | | | 5.8...do. |
| 2,182 | 5,002,508 | 2,144 | 4,419,062 | 2,120 | 4,177,110 | 2,461 | 4,709,349 | 2,698 | 6,220,251 | 8,017 | 6,440,248 | 6.0...do. |
| | | | | | | 1 | 800 | 1 | 84,000 | | | 6.3...do. |
| 27 | 86,150 | 28 | 68,375 | 19 | 92,300 | 12 | 22,000 | 0 | 7,251 | 20 | 106,800 | 6.5...do. |
| 184 | 249,807 | 122 | 107,140 | 121 | 163,502 | 115 | 148,140 | 181 | 181,208 | 105 | 120,572 | 7.0...do. |
| | | | | | | 1 | 400 | 2 | 1,000 | | | 7.3...do. |
| 1 | 211 | 2 | 1,000 | | | | | 1 | 2,000 | | | 7.5...do. |
| 55 | 97,950 | 50 | 32,777 | 55 | 64,765 | 58 | 81,215 | 90 | 155,172 | 77 | 98,531 | 8.0...do. |
| | | | | | | 1 | 1,800 | | | | | 8.5...do. |
| 6 | 15,400 | 8 | 2,400 | 4 | 2,400 | 10 | 10,700 | 16 | 18,700 | 12 | 16,880 | 9.0...do. |
| | | | | | | 1 | 700 | | | | | 9.5...do. |
| 23 | 108,248 | 23 | 20,100 | 15 | 8,301 | 17 | 17,084 | 35 | 32,705 | 33 | 28,725 | 10.0...do. |
| | | | | | | 1 | 1,500 | 1 | 1,500 | | | 10.5...do. |
| 1 | 000 | | | | | | | 1 | 1,000 | | | 11.0...do. |
| 20 | 10,884 | 80 | 86,440 | 25 | 20,041 | 21 | 20,750 | 42 | 40,836 | 45 | 42,016 | 12.0...do. |
| | | 2 | 1,100 | 1 | 100 | | | | | | | 15.0...do. |
| 2 | 3,400 | | | 2 | 800 | 1 | 1,500 | 3 | 8,000 | 2 | 1,703 | 18.0...do. |
| | | | | | | | | | | | | 20.0...do. |
| 4 | 1,225 | 4 | 2,812 | 4 | 4,910 | 8 | 7,400 | 1 | 300 | 1 | 100 | 24.0...do. |
| | | | 1 | 100 | | 3 | 1,270 | 2 | 2,500 | | | 30.0...do. |
| | | | 1 | 1,115 | | | | | | | | 95.0...do. |
| | | | 1 | 2,000 | | | | | | | | 36.0...do. |
| | | | 1 | 324 | | | | 1 | 350 | | | 37.0...do. |
| | | | | | | | | | | | | 40.0...do. |
| | | | | | | | | | | | | 48.0...do. |
| | | | | | | | | | | | | 60.0...do. |

MICHIGAN.

| 8,268 | 4,331,484 | 8,138 | 4,106,071 | 8,220 | 4,204,555 | 8,001 | 4,845,401 | 8,504 | 4,576,600 | 8,711 | 6,042,847 | ...Total. |
|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|---------------|
| | | | | 1 | 100 | 1 | 400 | 8 | 652 | 7 | 8,107 | 0.0 per cent. |
| 1 | 2,000 | 1 | 2,000 | | | 1 | 2,500 | 1 | 925 | 2 | 1,500 | 1.0...do. |
| | | 1 | 1,024 | | | 2 | 1,400 | 2 | 625 | 8 | 18,800 | 2.0...do. |
| | | 1 | 1,000 | | | | | 1 | 200 | | | 3.0...do. |
| | | 1 | 300 | | | | | | | | | 8.5...do. |
| 11 | 6,134 | 9 | 10,600 | 2 | 1,100 | 0 | 14,510 | 7 | 5,145 | 12 | 9,434 | 8.7...do. |
| | | 13 | 19,542 | 8 | 9,000 | 1 | 300 | | | | | 4.0...do. |
| | | | | 1 | 1,400 | 1 | | | | | | 4.5...do. |
| 88 | 52,205 | 30 | 145,980 | 40 | 173,218 | 30 | 87,740 | 87 | 41,042 | 31 | 48,125 | 5.0...do. |
| 8 | 11,831 | 2 | 30,300 | | | 3 | 5,700 | 2 | 24,000 | 2 | 33,700 | 5.5...do. |
| | | | | | | | | | | | | |
| 243 | 970,105 | 204 | 1,024,804 | 406 | 1,201,103 | 443 | 1,437,057 | 838 | 1,080,464 | 410 | 2,070,604 | 5.0...do. |
| 7 | 24,015 | 11 | 37,500 | 10 | 48,717 | 13 | 38,200 | 9 | 35,700 | 0 | 20,050 | 6.0...do. |
| | | | | | | | | | | | | 6.5...do. |
| 2,391 | 2,031,785 | 2,818 | 2,608,014 | 2,467 | 2,013,993 | 2,912 | 3,122,628 | 2,087 | 3,248,411 | 3,037 | 8,709,521 | 7.0...do. |
| 7 | 10,800 | 6 | 4,450 | 3 | 2,150 | 2 | 4,800 | 8 | 2,100 | 1 | 140 | 7.5...do. |
| 465 | 240,502 | 389 | 180,804 | 247 | 138,800 | 102 | 110,502 | 171 | 122,648 | 103 | 88,501 | 8.0...do. |
| | | 1 | 600 | | | | | 1 | 204 | | | 8.3...do. |
| 28 | 1,368 | 2 | 7,684 | | | 3 | 900 | 4 | 1,550 | 3 | 700 | 8.5...do. |
| | 49,061 | 18 | 4,650 | | | 2 | 930 | 4 | 1,550 | 2 | 900 | 9.0...do. |
| | | | | | | | | | | | | 9.5...do. |
| 70 | 22,078 | 67 | 20,050 | 35 | 14,216 | 38 | 11,120 | 28 | 13,273 | 39 | 31,565 | 10.0...do. |

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF MINNESOTA.

| COUNTIES, CITIES, AND RATES OF INTEREST. | TOTAL. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--|---------|---------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| | | | | | | | | | | |
| Hennepin, Minneapolis..... | 68,786 | \$112,180,800 | 1,328 | \$1,500,789 | 2,188 | \$3,130,380 | 4,457 | \$7,621,098 | 6,160 | \$9,632,726 |
| 0.0 per cent..... | 17 | 90,014 | | | 1 | 600 | | | 1 | 1,500 |
| 1.0....do..... | 5 | 10,050 | | | | | 1 | 6,500 | 1 | 650 |
| 2.0....do..... | 1 | 800 | | | | | | | | |
| 3.0....do..... | 1 | 144 | | | | | | | | |
| 4.0....do..... | 9 | 76,290 | | | 1 | 200 | | | | |
| 5.0....do..... | 100 | 769,012 | 2 | 648 | 2 | 1,583 | 4 | 6,335 | 4 | 3,701 |
| 5.5....do..... | 30 | 1,253,150 | | | | | 2 | 180,000 | | |
| 6.0....do..... | 2,869 | 14,427,167 | 21 | 83,215 | 102 | 278,640 | 128 | 894,703 | 129 | 480,454 |
| 6.5....do..... | 1 | 6,000 | | | | | | | | |
| 7.0....do..... | 330 | 2,300,270 | | | 8 | 40,700 | 12 | 97,500 | 18 | 230,500 |
| 7.5....do..... | 1 | 3,000 | | | | | | | | |
| 8.0....do..... | 110 | 288,178 | | | | | 5 | 12,700 | 0 | 34,830 |
| 8.5....do..... | 40,202 | 50,931,778 | 670 | 910,360 | 1,489 | 1,084,048 | 3,455 | 4,761,095 | 5,116 | 6,760,537 |
| 9.0....do..... | 13 | 12,000 | | | 1 | 1,200 | 6 | 5,300 | 2 | 2,100 |
| 9.5....do..... | 622 | 614,635 | 181 | 142,458 | 60 | 39,533 | 60 | 51,328 | 63 | 73,725 |
| 10.0....do..... | 1 | 600 | | | | | 1 | 600 | | |
| 12.0....do..... | 3,398 | 3,700,557 | 347 | 204,260 | 230 | 250,228 | 200 | 281,497 | 243 | 227,897 |
| | 0 | 9,147 | 2 | 500 | | | | | 1 | 400 |
| Ramsey, St. Paul..... | 59,301 | 84,410,911 | 807 | 1,101,071 | 1,488 | 1,084,800 | 2,403 | 3,568,638 | 3,335 | 5,155,764 |
| 0.0 per cent..... | 19 | 52,355 | 1 | 500 | | | 2 | 6,875 | 1 | 250 |
| 1.0....do..... | 1 | 800 | 1 | 800 | | | | | | |
| 4.0....do..... | 19 | 25,317 | | | | | 3 | 1,000 | 2 | 2,253 |
| 5.0....do..... | 58 | 785,933 | 1 | 63,000 | 5 | 31,750 | 4 | 13,080 | 4 | 5,700 |
| 5.5....do..... | 17 | 657,850 | | | | | | | | |
| 6.0....do..... | 4,875 | 16,201,997 | 158 | 229,303 | 273 | 468,742 | 481 | 967,081 | 471 | 1,183,978 |
| 6.5....do..... | 53 | 303,720 | | | | | | | | |
| 7.0....do..... | 6,042 | 20,342,453 | 50 | 169,171 | 171 | 476,057 | 338 | 1,114,022 | 395 | 1,506,181 |
| 7.5....do..... | 86 | 161,900 | | | | | | | | |
| 8.0....do..... | 44,125 | 49,193,660 | 313 | 408,570 | 742 | 825,671 | 1,460 | 1,820,630 | 2,240 | 2,145,048 |
| 8.5....do..... | 15 | 42,027 | | | | | | | | |
| 9.0....do..... | 410 | 401,682 | 52 | 44,060 | 30 | 25,470 | 38 | 43,275 | 20 | 22,224 |
| 9.5....do..... | 2 | 4,800 | | | | | | | | |
| 10.0....do..... | 2,502 | 1,005,703 | 231 | 184,777 | 317 | 157,110 | 107 | 102,066 | 193 | 198,130 |
| 11.0....do..... | 1 | 650 | | | | | | | | |
| 12.0....do..... | 215 | 178,975 | | | | | | | | |
| 13.0....do..... | 1 | 1,200 | | | | | | | | |
| 14.0....do..... | 1 | 500 | | | | | | | | |

MISSOURI.

| | | | | | | | | | | |
|---------------------------|--------|-------------|-------|-----------|-------|-----------|-------|------------|-------|-----------|
| Jackson, Kansas city..... | 74,931 | 125,085,731 | 1,774 | 1,800,566 | 2,040 | 3,224,135 | 2,020 | 3,403,172 | 2,840 | 3,518,208 |
| 0.0 per cent..... | 142 | 131,020 | 8 | 8,750 | 1 | 100 | 0 | 1,778 | 0 | 11,227 |
| 1.0....do..... | 2 | 675 | | | 1 | 375 | 1 | 300 | | |
| 2.0....do..... | 2 | 3,700 | 1 | 600 | | | | | | |
| 4.0....do..... | 15 | 100,004 | | | 1 | 8,000 | | | | |
| 4.5....do..... | 1 | 10,000 | | | | | | | | |
| 5.0....do..... | 42 | 693,534 | 1 | 225 | 2 | 44,000 | 2 | 9,500 | | |
| 5.5....do..... | 2 | 60,000 | | | | | | | | |
| 6.0....do..... | 4,402 | 21,268,199 | 19 | 107,598 | 27 | 120,070 | 78 | 400,420 | 117 | 554,011 |
| 6.5....do..... | 67 | 308,063 | | | | | | | 5 | 82,000 |
| 6.7....do..... | 1 | 23,100 | | | | | | | | |
| 7.0....do..... | 6,108 | 15,307,924 | 60 | 170,680 | 91 | 408,478 | 108 | 310,214 | 110 | 286,906 |
| 7.2....do..... | 60 | 56,830 | | | | | | | | |
| 7.5....do..... | 63 | 155,413 | | | | | | | | |
| 7.8....do..... | 50 | 63,100 | | | | | | | | |
| 8.0....do..... | 50,987 | 75,270,005 | 738 | 840,087 | 1,325 | 1,800,851 | 1,341 | 1,013,204 | 1,515 | 1,949,950 |
| 8.3....do..... | 1 | 600 | | | | | | | | |
| 8.5....do..... | 60 | 180,200 | 2 | 800 | | | | | | |
| 8.8....do..... | 1 | 2,400 | | | | | | | | |
| 9.0....do..... | 820 | 1,270,741 | 36 | 45,969 | 22 | 29,010 | 53 | 52,222 | 62 | 88,285 |
| 10.0....do..... | 12,094 | 10,156,944 | 914 | 700,002 | 1,160 | 758,077 | 1,027 | 672,425 | 1,028 | 617,105 |
| 11.0....do..... | 1 | 525 | | | | | | | | |
| 12.0....do..... | 19 | 11,780 | | | | | | | | |
| 12.5....do..... | 1 | 105 | | | 1 | 105 | | | | |
| St. Louis city..... | 42,164 | 100,045,508 | 2,422 | 5,022,026 | 2,895 | 7,393,620 | 3,056 | 10,485,088 | 3,720 | 9,578,020 |
| 0.0 per cent..... | 84 | 225,774 | 4 | 4,050 | 6 | 22,520 | 8 | 41,252 | 13 | 44,865 |
| 1.0....do..... | 8 | 11,800 | 1 | 10,000 | | | 2 | 1,800 | | |
| 2.3....do..... | 1 | 1,000 | | | | | | | | |
| 2.5....do..... | 2 | 12,750 | | | | | | | | |
| 3.0....do..... | 80 | 81,046 | | | | | | | | |
| 3.1....do..... | 1 | 85,000 | | | 2 | 4,501 | 1 | 2,000 | 1 | 670 |
| 3.2....do..... | 2 | 8,000 | 1 | 6,000 | | | | | | |
| 3.3....do..... | 1 | 4,500 | | | | | | | | |
| 3.5....do..... | 7 | 45,193 | 1 | 1,331 | | | | | | |
| 3.6....do..... | 1 | 183 | | | | | | | 3 | 40,750 |

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

MINNESOTA.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. | |
|---------|--------------|---------|--------------|---------|--------------|---------|--------------|---------|--------------|-----------|--------------|--------------------|------------|
| Number. | Amount. | Number. | Amount. | | |
| 0,242 | \$11,021,444 | 6,750 | \$10,440,326 | 9,503 | \$16,284,356 | 10,727 | \$18,312,224 | 8,170 | \$16,384,978 | 8,103 | \$17,780,470 | ...Total. | |
| 1 | 125 | | | 8 | 2,500 | 4 | 14,900 | 8 | 8,260 | 4 | 32,720 | 0.0 per cent. | |
| | | | | | | 2 | 4,900 | | | 1 | 4,000 | 1.0...do. | |
| | | | | | | 1 | 144 | 1 | 800 | | | 2.0...do. | |
| | | | | | | 1 | 240 | 4 | 2,050 | | | 3.0...do. | |
| | | | | | | 1 | 33,000 | | | 1 | 40,000 | 4.0...do. | |
| 9 | 211,000 | 12 | 74,745 | 11 | 66,077 | 11 | 95,100 | 22 | 12,256 | 20 | 200,972 | 5.0...do. | |
| | | | | 6 | 230,000 | 4 | 137,050 | 3 | 270,000 | 15 | 480,100 | 5.5...do. | |
| 170 | 642,114 | 270 | 1,077,893 | 376 | 2,478,077 | 313 | 1,704,107 | 340 | 2,071,141 | 1,005 | 5,126,648 | 0.0...do. | |
| | | | | | | | | | | 1 | 6,000 | 0.3...do. | |
| | | | | | | | | | | 101 | 523,800 | 0.5...do. | |
| 16 | 142,500 | 11 | 84,100 | 31 | 200,600 | 61 | 361,400 | 72 | 703,770 | | | | |
| 550 | 2,570,479 | 857 | 2,680,176 | 1,734 | 4,120,845 | 2,081 | 5,304,578 | 1,403 | 4,707,020 | 1,700 | 4,830,805 | 7.0...do. | |
| | | | | 1 | 3,000 | | | | | | | 7.3...do. | |
| 4,075 | 13,750 | 2 | 5,800 | 12 | 36,178 | 20 | 45,095 | 26 | 70,900 | 33 | 52,225 | 7.5...do. | |
| | 6,872,078 | 6,101 | 6,153,033 | 6,041 | 8,684,000 | 7,812 | 9,870,182 | 5,803 | 7,877,010 | 4,771 | 6,827,009 | 8.0...do. | |
| | | | | 2 | 1,100 | | | 2 | 1,800 | | | 8.5...do. | |
| 40 | 20,088 | 50 | 52,074 | 52 | 54,830 | 51 | 52,776 | 81 | 62,500 | 10 | 66,814 | 0.0...do. | |
| | | | | | | | | | | | | 0.5...do. | |
| 401 | 530,600 | 876 | 302,066 | 423 | 878,280 | 415 | 540,412 | 370 | 588,556 | 324 | 494,822 | 10.0...do. | |
| 1 | 100 | 1 | 350 | | | 1 | 400 | 3 | 7,307 | | | 12.0...do. | |
| 3,022 | 4,841,556 | 5,978 | 6,710,857 | 9,830 | 13,833,413 | 15,615 | 10,851,081 | 7,880 | 11,846,705 | 8,008 | 15,451,467 | ...Total. | |
| 1 | 400 | 1 | 10,000 | 1 | 170 | 7 | 7,430 | 2 | 700 | 8 | 26,030 | 0.0 per cent. | |
| | | | | | | | | | | | | 1.0...do. | |
| 2 | 965 | 8 | 2,525 | 1 | 1,200 | 2 | 724 | 5 | 15,050 | 1 | 1,000 | 4.0...do. | |
| | 14,033 | 11 | 108,725 | 4 | 112,263 | 8 | 140,838 | 7 | 81,444 | 11 | 204,200 | 5.0...do. | |
| | | | | | | | | 1 | 400,000 | 10 | 257,850 | 5.5...do. | |
| 478 | 810,808 | 421 | 1,125,313 | 400 | 2,000,708 | 480 | 2,447,128 | 583 | 2,378,500 | 1,061 | 4,071,237 | 6.0...do. | |
| | | | | | | 1 | 2,500 | 18 | 77,820 | 84 | 223,400 | 6.5...do. | |
| 342 | 1,840,440 | 641 | 1,509,002 | 1,040 | 8,182,206 | 1,299 | 4,211,020 | 1,098 | 2,027,005 | 1,587 | 3,815,000 | 7.0...do. | |
| | 2,802,896 | 3,855 | 3,612,507 | 7,947 | 8,237,113 | 13,454 | 12,748,025 | 5,802 | 6,026,550 | 25 | 168,750 | 7.5...do. | |
| | | | | | | | | 5,802 | 5,598 | 5,810,151 | 8.0...do. | | |
| 56 | 67,221 | 40 | 32,000 | 40 | 30,060 | 86 | 45,820 | 7 | 35,500 | 8 | 6,527 | 8.5...do. | |
| | | | | | | | | 50 | 60,975 | 48 | 92,750 | 9.0...do. | |
| 325 | 215,542 | 350 | 223,150 | 230 | 185,084 | 203 | 215,628 | 283 | 4,800 | 240,053 | 303 | 238,157 | 10.0...do. |
| 1 | 850 | 60 | 34,050 | 92 | 74,550 | 85 | 31,050 | 14 | 650 | | | 11.0...do. | |
| | | | | | | | | 1 | 1,200 | 17 | 10,225 | 12.0...do. | |
| | | | | | | | | | | 1 | 500 | 13.0...do. | |
| | | | | | | | | | | | | 14.0...do. | |

MISSOURI.

| 3,010 | 4,003,055 | 6,148 | 7,020,313 | 13,678 | 20,005,777 | 20,480 | 36,040,476 | 8,802 | 20,100,005 | 11,210 | 24,087,224 | ...Total. |
|-------|------------|-------|------------|--------|------------|--------|------------|-------|------------|--------|------------|---------------|
| 7 | 22,010 | 8 | 831 | 8 | 2,230 | 63 | 28,883 | 17 | 28,988 | 25 | 30,818 | 0.0 per cent. |
| | | 1 | 3,200 | | | | | | | | | 1.0...do. |
| | | 2 | 4,250 | 1 | 30,000 | 2 | 50,800 | 1 | 250 | 5 | 4,240 | 2.0...do. |
| | | | | | | | | 1 | 10,000 | | | 4.0...do. |
| 2 | 1,875 | 5 | 3,525 | 11 | 70,250 | 2 | 8,100 | 8 | 520,378 | 0 | 38,181 | 5.0...do. |
| | | | | | | | | 2 | 60,000 | | | 6.0...do. |
| 64 | 306,880 | 253 | 970,975 | 308 | 2,920,604 | 621 | 3,512,009 | 704 | 8,954,277 | 2,121 | 8,885,647 | 6.0...do. |
| 3 | 6,800 | 1 | 2,000 | 7 | 47,050 | 6 | 21,500 | 21 | 180,000 | 24 | 72,713 | 6.5...do. |
| | | | | | | | | 1 | 23,100 | | | 6.7...do. |
| 102 | 515,078 | 515 | 1,178,400 | 1,080 | 2,087,557 | 604 | 2,001,924 | 1,835 | 8,023,807 | 1,623 | 3,080,715 | 7.0...do. |
| | | | | 22 | 15,000 | 14 | 14,800 | 12 | 13,700 | 12 | 12,739 | 7.2...do. |
| 8 | 17,003 | | | | | | | 84 | 70,400 | 16 | 31,850 | 7.5...do. |
| 1,870 | 2,078,008 | 8,004 | 4,658,728 | 10,000 | 14,407,700 | 17,494 | 28,487,204 | 6,146 | 9,401,517 | 5,085 | 8,033,568 | 8.0...do. |
| 1 | 1,700 | 44 | 110,400 | | | | | 2 | 3,400 | 1 | 600 | 8.3...do. |
| | | | | | | | | 7 | 4,000 | | | 8.5...do. |
| 92 | 153,704 | 98 | 162,723 | 121 | 160,030 | 107 | 190,000 | 138 | 200,028 | 91 | 100,480 | 8.8...do. |
| 1,870 | 927,863 | 1,245 | 849,472 | 1,422 | 922,576 | 1,171 | 1,001,120 | 1,400 | 1,878,100 | 1,288 | 1,775,248 | 9.0...do. |
| 3 | 1,200 | | | 1 | 3,000 | 3 | 2,500 | 4 | 2,450 | 2 | 2,630 | 11.0...do. |
| | | | | | | | | | | 2 | 2,075 | 12.0...do. |
| | | | | | | | | | | 1 | 3,000 | 12.5...do. |
| 4,028 | 10,086,000 | 4,515 | 10,200,811 | 4,330 | 10,052,858 | 4,803 | 12,087,275 | 5,871 | 13,254,500 | 6,525 | 18,688,405 | ...Total. |
| 8 | 81,440 | 11 | 8,250 | 5 | 28,845 | 9 | 24,844 | 13 | 12,730 | 7 | 9,560 | 0.0 per cent. |
| | | | | | | | | | | | | 1.0...do. |
| | | | | | | | | | | | | 2.0...do. |
| | | | | | | | | 1 | 4,000 | | | 2.5...do. |
| | | | | | | | | 2 | 1,050 | | | 3.0...do. |
| | | | | | | | | | | 2 | 2,075 | 3.1...do. |
| | | | | | | | | | | 1 | 3,000 | 3.2...do. |
| | | | | | | | | | | 1 | 2,000 | 3.3...do. |
| | | | | | | | | | | 1 | 2,000 | 3.5...do. |
| | | | | | | | | | | 1 | 2,000 | 3.6...do. |

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF
MISSOURI—Continued.

VIEW OF ASIA.

INTEREST ON MORTGAGE DEBT.

INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

MISSOURI—Continued.

NICHE BLASKA.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF
NEW JERSEY.

| COUNTIES, CITIES, AND RATES OF INTEREST. | Total. | | 1880 | | 1881 | | 1882 | | 1883 | |
|--|---------|--------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Essex, Newark..... | 26,736 | \$60,002,498 | 1,573 | \$3,482,521 | 1,047 | \$3,573,010 | 2,014 | \$4,443,081 | 2,085 | \$1,560,711 |
| 0.0 per cent..... | 8 | 18,440 | | | | | | | | |
| 1.0.....do..... | 1 | 6,067 | 1 | 6,067 | | | | | | |
| 2.0.....do..... | 11 | 24,050 | | | | | 1 | 500 | 1 | 8,500 |
| 3.0.....do..... | 21 | 26,039 | | | 1 | 2,000 | | | | |
| 3.5.....do..... | 3 | 2,000 | | | | | | | | |
| 4.0.....do..... | 109 | 550,084 | 4 | 17,000 | 6 | 15,810 | 10 | 23,300 | 7 | 15,800 |
| 4.5.....do..... | 38 | 165,050 | | | | | | | | |
| 5.0.....do..... | 7,770 | 22,947,767 | 18 | 37,975 | 58 | 301,180 | 169 | 782,276 | 228 | 1,023,132 |
| 5.5.....do..... | 103 | 380,225 | | | 9 | 86,200 | 8 | 19,000 | 7 | 18,300 |
| 6.0.....do..... | 18,480 | 35,658,507 | 1,523 | 3,393,020 | 1,551 | 3,185,630 | 1,802 | 3,500,850 | 1,827 | 3,482,072 |
| 7.0.....do..... | 182 | 220,800 | 32 | 87,250 | 22 | 32,710 | 24 | 27,080 | 15 | 12,807 |
| Hudson, Jersey city..... | 20,404 | 45,040,233 | 1,016 | 1,052,402 | 1,841 | 2,530,718 | 1,401 | 3,480,007 | 1,630 | 3,413,110 |
| 2.0 per cent..... | 1 | 175 | | | | | | | | |
| 3.0.....do..... | 31 | 74,944 | | | 1 | 1,800 | | | 1 | 2,400 |
| 3.5.....do..... | 8 | 7,150 | | | | | | | | |
| 4.0.....do..... | 98 | 653,025 | | | 1 | 1,050 | .4 | 9,112 | 3 | 2,109 |
| 4.5.....do..... | 20 | 447,651 | | | | | 2 | 7,100 | 2 | 1,400 |
| 5.0.....do..... | 2,899 | 10,081,117 | 0 | 34,000 | 65 | 188,100 | 139 | 537,375 | 125 | 407,581 |
| 5.4.....do..... | 4 | 4,750 | | | | | | | | |
| 5.5.....do..... | 108 | 257,490 | 1 | 15,000 | 1 | 1,000 | 7 | 19,700 | 10 | 40,000 |
| 6.0.....do..... | 17,205 | 33,954,325 | 1,002 | 1,895,027 | 1,205 | 2,818,200 | 1,834 | 2,000,020 | 1,492 | 2,044,029 |
| 7.0.....do..... | 81 | 68,597 | 4 | 8,875 | 8 | 20,472 | 5 | 6,700 | 8 | 5,700 |

NEW YORK.

INTEREST ON MORTGAGE DEBT:

INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued

NEW JERSEY

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|--------------|-----------------------|
| Number. | Amount. | |
| 2,402 | \$5,475,631 | 2,631 | \$5,534,323 | 2,855 | \$6,161,770 | 3,425 | \$8,015,143 | 3,813 | \$8,654,176 | 4,291 | \$10,101,523 |Total. |
| | | | | | | 2 | 10,500 | 5 | 0,440 | 1 | 2,500 | 0.0 per cent. |
| 1 | 8,000 | 2 | 1,050 | 1 | 700 | 2 | 4,500 | 2 | 3,300 | 1 | 2,500 | 1.0...do. |
| 2 | 1,400 | 2 | 2,400 | 1 | 780 | 5 | 8,100 | 5 | 6,000 | 5 | 5,050 | 2.0...do. |
| 1 | 500 | | | | | | | | | 2 | 1,600 | 3.0...do. |
| 17 | 22,350 | 14 | 23,515 | 20 | 55,800 | 85 | 174,050 | 15 | 21,900 | 41 | 180,500 | 4.0...do. |
| 1 | 1,000 | | | 7 | 45,000 | 11 | 38,300 | 6 | 20,550 | 18 | 59,900 | 4.5...do. |
| 409 | 1,241,710 | 603 | 2,046,236 | 1,001 | 2,772,804 | 1,424 | 4,081,243 | 1,640 | 4,643,297 | 2,135 | 8,018,844 | 5.0...do. |
| 16 | 75,575 | 10 | 23,700 | 0 | 13,050 | 18 | 37,650 | 18 | 90,200 | 10 | 55,450 | 5.5...do. |
| 1,945 | 4,105,821 | 1,800 | 8,429,032 | 1,807 | 8,258,014 | 1,927 | 8,057,410 | 2,119 | 4,851,004 | 2,080 | 8,765,093 | 6.0...do. |
| 10 | 24,275 | 11 | 8,800 | 0 | 14,223 | 3 | 2,200 | 8 | 4,625 | 3 | 6,050 | 7.0...do. |
| 1,780 | 8,770,526 | 2,048 | 4,218,780 | 2,242 | 5,060,450 | 2,547 | 5,700,087 | 2,955 | 6,890,700 | 3,839 | 8,002,348 |Total. |
| 8 | 8,700 | 8 | 18,000 | 1 | 175 | 2 | 8,000 | 2 | 4,400 | 5 | 15,627 |Total. |
| 11 | 10,641 | 11 | 12,557 | 11 | 72,400 | 11 | 12,075 | 20 | 123,400 | 18 | 22,617 | 2.0 per cent. |
| | | 4 | 6,200 | 9 | 40,001 | 2 | 70,000 | 1 | 1,900 | 6 | 7,150 | 3.0...do. |
| 105 | 480,538 | 232 | 704,845 | 368 | 1,227,080 | 508 | 1,727,234 | 511 | 1,880,768 | 777 | 409,400 | 3.5...do. |
| 12 | 45,250 | 0 | 25,800 | 8 | 20,700 | 19 | 56,400 | 18 | 40,200 | 26 | 317,150 | 4.0...do. |
| 1,605 | 3,237,047 | 1,785 | 8,985,378 | 1,842 | 3,088,403 | 2,002 | 8,830,078 | 2,088 | 4,708,121 | 2,495 | 78,440 | 5.0...do. |
| 8 | 2,150 | 2 | 5,400 | 1 | 1,200 | 3 | 5,900 | 1 | 800 | 1 | 2,000 | 5.5...do. |

NEW YORK

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF
NEW YORK—Continued.

OHIO.

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

NEW YORK—Continued.

| 1884 | | 1885 | | 1886 | | 1887 | | 1888 | | 1889 | | RATES OF INTEREST. |
|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|---------|---------------|--------------------|
| Number. | Amount. | |
| 9,664 | \$108,670,330 | 10,480 | \$111,013,502 | 12,417 | \$140,502,714 | 13,471 | \$158,008,240 | 12,783 | \$142,744,721 | 14,028 | \$170,038,804 | ...Total. |
| 1 | 4,500 | 1 | 3,250 | 4 | 28,700 | 2 | 20,500 | 3 | 37,200 | 10 | 120,000 | 0.0 percent. |
| | | 1 | 500 | 2 | 15,500 | 1 | 4,500 | 2 | 2,500 | 2 | 33,000 | 1.0...do. |
| | | 8 | 4,500 | 1 | 400 | 1 | 2,500 | 1 | 3,500 | | 0,000 | 1.0...do. |
| 1 | 4,000 | | | | | 1 | 30,000 | 1 | 5,000 | 1 | 6,000 | 2.0...do. |
| 1 | 18,000 | 2 | 12,000 | 5 | 161,550 | 10 | 66,100 | 5 | 10,200 | 6 | 151,250 | 3.0...do. |
| 1 | 8,000 | | | 4 | 13,000 | 1 | 3,000 | 2 | 5,000 | 3 | 40,000 | 3.5...do. |
| 40 | 811,350 | 78 | 1,701,975 | 200 | 6,091,526 | 231 | 5,600,694 | 105 | 2,308,640 | 200 | 0,752,247 | 4.0...do. |
| 286 | 7,774,110 | 406 | 9,601,495 | 1 | 150,000 | 0 | 315,000 | 6 | 247,000 | 10 | 504,120 | 4.8...do. |
| | | | | 886 | 14,924,390 | 1,082 | 10,990,100 | 1,001 | 10,563,007 | 1,465 | 20,894,777 | 4.6...do. |
| | | | | | | 1 | 130,000 | | | 5 | 75,000 | 4.6...do. |
| | | | | | | 5 | 82,000 | | | 2 | 8,500 | 4.7...do. |
| 3,045 | 45,334,572 | 4,702 | 50,847,650 | 6,116 | 68,611,826 | 6,510 | 73,095,500 | 5,801 | 65,116,357 | 6,571 | 85,077,067 | 5.0...do. |
| 2 | 14,000 | | | | | | | 1 | 3,000 | 2 | 16,000 | 5.3...do. |
| 93 | 1,035,700 | 72 | 908,075 | 87 | 1,402,110 | 60 | 2,192,400 | 84 | 707,028 | 00 | 1,008,280 | 5.5...do. |
| 5,278 | 53,603,848 | 5,148 | 48,377,045 | 5,038 | 40,048,404 | 5,547 | 50,008,381 | 5,704 | 54,840,270 | 5,503 | 53,891,654 | 5.8...do. |
| | | | | 1 | 2,382 | | | | | | | 6.0...do. |
| 5 | 21,250 | 4 | 114,000 | 2 | 24,400 | 1 | 300,000 | | | | | 7.0...do. |
| 1 | 500 | | | | | | | 1 | 12,000 | | | 8.0...do. |
| | | | | | | | | | | | | 9.0...do. |
| | | | | | | | | | | | | 12.5...do. |

OHIO.

| | | | | | | | | | | | | |
|-------|-----------|-------|-----------|-------|------------|-------|------------|-------|------------|-------|------------|--------------|
| 3,033 | 5,207,552 | 3,581 | 4,446,000 | 3,418 | 4,283,841 | 4,071 | 5,070,171 | 5,110 | 7,451,220 | 5,445 | 7,653,485 | ...Total. |
| | | | | | | 3 | 2,025 | 3 | 2,003 | 1 | 425 | 1.0 percent. |
| | | | | | | 2 | 2,500 | 4 | 2,800 | | 0.0 | 2.0...do. |
| 3 | 6,880 | 1 | 1,500 | 2 | 2,050 | 2 | 11,000 | 3 | 14,500 | 1 | 900 | 3.0...do. |
| 19 | 20,015 | 15 | 8,908 | 18 | 13,681 | 17 | 21,200 | 12 | 10,400 | 20 | 35,356 | 4.0...do. |
| 17 | 14,420 | 48 | 68,165 | 43 | 70,905 | 43 | 212,213 | 51 | 204,480 | 67 | 440,594 | 5.0...do. |
| | | 2 | 20,000 | 1 | 17,000 | | | | | 2 | 18,000 | 5.5...do. |
| 1 | 70,000 | | | | | | | | | | 5,8...do. | |
| 2,070 | 3,175,047 | 1,787 | 2,730,079 | 1,873 | 2,771,618 | 2,517 | 3,855,261 | 3,104 | 5,010,047 | 3,450 | 5,011,820 | 6.0...do. |
| 0 | 13,200 | 6 | 15,000 | 0 | 12,700 | 1 | 2,000 | | | 3 | 4,270 | 6.5...do. |
| 1,415 | 1,630,252 | 1,336 | 1,925,220 | 1,102 | 1,170,172 | 1,343 | 1,538,456 | 1,805 | 2,138,204 | 1,716 | 1,071,082 | 7.0...do. |
| 0 | 5,700 | | | | | 1 | 800 | | | 2 | 1,700 | 7.5...do. |
| 398 | 281,132 | 385 | 208,153 | 270 | 214,805 | 142 | 324,020 | 77 | 60,017 | 173 | 162,509 | 7.8...do. |
| | | 1 | 75 | | | | | | | | 80 | 8.0...do. |
| | | | | | | | | | | 1 | 0.0 | 9.0...do. |
| 1 | 1,000 | | | | | | | | | | | 10.0...do. |
| | | | | | | | | | | | | 12.0...do. |
| | | | | | | | | | | | | 30.0...do. |
| | | | | | | | | | | | | 100.0...do. |
| 4,754 | 9,313,838 | 4,012 | 8,900,664 | 5,465 | 10,071,106 | 5,788 | 11,446,454 | 6,038 | 11,000,102 | 5,071 | 11,253,122 | ...Total. |
| 170 | 83,170 | 155 | 95,327 | 120 | 91,470 | 75 | 177,083 | 10 | 20,417 | 21 | 21,004 | 0.0 percent. |
| | | 1 | 2,100 | | | | | | | | | 1.0...do. |
| 3 | 2,450 | 1 | 420 | 1 | 800 | 2 | 1,500 | 2 | 7,000 | 2 | 15,500 | 3.0...do. |
| 9 | 17,480 | 8 | 14,810 | 9 | 20,884 | 6 | 35,206 | 8 | 18,250 | 14 | 84,050 | 4.0...do. |
| | | | | | | 2 | 67,440 | 1 | 80,000 | 1 | 200,000 | 4.5...do. |
| 27 | 175,684 | 38 | 72,121 | 40 | 230,073 | 70 | 339,525 | 64 | 178,460 | 60 | 884,772 | 5.0...do. |
| 9 | 50,200 | 1 | 5,000 | | | 2 | 1,200 | 2 | 60,000 | | | 5.5...do. |
| 4,105 | 8,201,020 | 4,300 | 7,901,493 | 4,984 | 8,043,801 | 5,347 | 10,310,548 | 5,044 | 10,215,954 | 5,013 | 10,816,727 | 6.0...do. |
| | | 2 | 15,000 | | | | | 1 | 12,500 | | | 6.5...do. |
| 12 | 58,408 | 24 | 88,070 | 11 | 21,025 | 11 | 27,400 | 16 | 42,100 | 1 | 600 | 6.6...do. |
| | | | | | | | | 1 | 600 | | | 6.7...do. |
| 101 | 422,082 | 212 | 450,370 | 104 | 871,806 | 152 | 324,007 | 183 | 414,030 | 141 | 185,021 | 6.8...do. |
| | | 2 | 8,600 | 3 | 4,800 | | | 1 | 4,000 | | | 7.0...do. |
| 103 | 203,720 | 108 | 188,854 | 124 | 209,187 | 120 | 151,215 | 97 | 82,473 | 106 | 90,158 | 8.0...do. |
| | | | | | | | | 1 | 500 | 2 | 3,330 | 9.0...do. |
| 1 | 100 | | | | | | | 2 | 2,700 | 2 | 120,000 | 10.0...do. |
| | | | | | | | | | | | | 12.0...do. |
| | | | | | | | | | | | | 13.0...do. |
| | | | | | | | | | | | | 120.0...do. |

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF
PENNSYLVANIA.

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER--Continued.

PENNSYLVANIA.

REAL ESTATE MORTGAGES.

TABLE 68.—NUMBER AND AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF
RHODE ISLAND.

| COUNTIES, CITIES, AND RATES OF INTEREST. | TOTAL. | | 1880. | | 1881. | | 1882. | | 1883. | |
|---|---------|--------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| | | | | | | | | | | |
| Providence, Providence..... | 19,015 | \$41,025,740 | 1,455 | \$2,662,827 | 1,089 | \$4,800,583 | 1,785 | \$4,252,970 | 1,709 | \$3,814,250 |
| 0.0 per cent..... | 13 | 71,702 | 2 | 2,866 | 1 | 600 | | | 1 | 150 |
| 1.0....do..... | 8 | 3,300 | 1 | 700 | | | | | | |
| 2.0....do..... | 3 | 785 | 1 | 200 | | | | | | |
| 2.5....do..... | 1 | 200 | | | | | | | | |
| 3.0....do..... | 10 | 25,710 | 1 | 110 | 1 | 1,000 | 1 | 75 | 2 | 2,700 |
| 4.0....do..... | 72 | 603,168 | 6 | 7,400 | 10 | 310,588 | 7 | 0,650 | 3 | 3,875 |
| 4.5....do..... | 20 | 462,616 | | | 0 | 20,816 | 1 | 45,000 | 1 | 3,000 |
| 4.8....do..... | 2 | 64,000 | | | | | | | | |
| 5.0....do..... | 2,065 | 9,890,196 | 27 | 65,754 | 144 | 1,621,902 | 183 | 1,257,165 | 165 | 798,612 |
| 5.3....do..... | 1 | 18,000 | | | | | 1 | 18,000 | | |
| 5.5....do..... | 271 | 1,284,021 | 6 | 49,100 | 10 | 58,550 | 12 | 72,150 | 20 | 81,500 |
| 5.8....do..... | 1 | 8,500 | | | | | | | | |
| 6.0....do..... | 14,550 | 25,947,760 | 805 | 1,791,153 | 1,032 | 2,805,088 | 1,254 | 2,460,373 | 1,254 | 2,528,000 |
| 6.3....do..... | 1 | 400 | | | | | | | 1 | 400 |
| 6.5....do..... | 180 | 207,472 | 31 | 60,400 | 22 | 42,750 | 32 | 40,500 | 23 | 39,950 |
| 6.8....do..... | 3 | 2,775 | | | 1 | 800 | | | | |
| 7.0....do..... | 2,312 | 2,765,112 | 484 | 615,873 | 417 | 523,927 | 249 | 310,820 | 250 | 343,782 |
| 7.3....do..... | 2 | 1,943 | 1 | 743 | 1 | 1,200 | | | | |
| 7.5....do..... | 13 | 35,400 | 1 | 1,000 | 1 | 500 | 3 | 4,000 | | |
| 7.8....do..... | 1 | 300 | | | | | | | | |
| 8.0....do..... | 256 | 180,832 | 66 | 49,088 | 28 | 9,365 | 84 | 27,243 | 23 | 8,406 |
| 9.0....do..... | 13 | 4,230 | 3 | 1,250 | 2 | 900 | 1 | 250 | 1 | 100 |
| 9.7....do..... | 1 | 1,000 | | | | | | | | |
| 10.0....do..... | 78 | 33,717 | 15 | 7,095 | 10 | 2,432 | 4 | 660 | 11 | 7,662 |
| 10.5....do..... | 1 | 600 | | | | | | | | |
| 12.0....do..... | 21 | 8,415 | 3 | 3,485 | 2 | 975 | 2 | 275 | 7 | 1,877 |
| 13.0....do..... | 2 | 700 | 1 | 500 | | | 1 | 200 | | |
| 15.0....do..... | 1 | 200 | | | | | | | | |
| 18.0....do..... | 2 | 1,400 | | | | | | | | |
| 21.0....do..... | 3 | 400 | | | | | | | | |
| 40.0....do..... | 2 | 200 | | | | | | | 1 | 150 |
| 48.0....do..... | 1 | 170 | | | | | | | | |
| 60.0....do..... | 3 | 320 | | | | | | | | |
| 120.0....do..... | 1 | 100 | 1 | 100 | | | | | | |

WISCONSIN.

| | | | | | | | | | | |
|---------------------------|--------|------------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Milwaukee, Milwaukee..... | 36,184 | 41,773,630 | 1,733 | 1,800,789 | 2,171 | 2,460,424 | 2,042 | 3,376,084 | 2,030 | 3,208,330 |
| 0.0 per cent..... | 41 | 31,283 | 4 | 800 | 1 | 387 | 0 | 2,350 | 1 | 700 |
| 2.0....do..... | 1 | 1,500 | | | | | | | | |
| 3.0....do..... | 31 | 21,527 | | | | | | | 3 | 2,030 |
| 3.5....do..... | 1 | 300 | | | | | | | | |
| 4.0....do..... | 100 | 151,460 | 2 | 1,250 | 4 | 3,650 | 0 | 14,583 | 6 | 3,701 |
| 5.0....do..... | 592 | 1,740,169 | 8 | 4,502 | 22 | 142,050 | 63 | 524,034 | 27 | 24,650 |
| 5.5....do..... | 38 | 433,650 | | | | | 3 | 40,000 | 4 | 50,000 |
| 5.8....do..... | 4 | 203,500 | | | | | | | | |
| 6.0....do..... | 13,000 | 25,018,463 | 222 | 718,903 | 393 | 1,165,265 | 855 | 1,570,183 | 980 | 1,075,232 |
| 6.8....do..... | 2 | 2,800 | | | | | | | | |
| 6.5....do..... | 580 | 686,815 | 2 | 2,000 | 8 | 10,800 | 30 | 43,195 | 34 | 51,850 |
| 7.0....do..... | 10,024 | 11,332,405 | 928 | 838,655 | 1,407 | 909,615 | 1,823 | 1,017,007 | 1,755 | 1,020,648 |
| 7.5....do..... | 31 | 23,570 | 12 | 10,020 | 4 | 1,000 | 2 | 950 | 4 | 1,825 |
| 8.0....do..... | 1,444 | 908,359 | 490 | 275,230 | 243 | 120,157 | 186 | 74,033 | 90 | 60,646 |
| 8.5....do..... | 1 | 500 | 1 | 500 | | | | | | |
| 9.0....do..... | 48 | 24,075 | 81 | 14,000 | 6 | 2,400 | 1 | 250 | 4 | 4,275 |
| 10.0....do..... | 300 | 529,685 | 24 | 17,304 | 23 | 18,500 | 14 | 41,400 | 16 | 6,600 |

INTEREST ON MORTGAGE DEBT.

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INTEREST, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

RHODE ISLAND.

WISCONSIN.

THE RATE OF INTEREST MOVEMENT.

How nearly the average rate of interest paid on real estate mortgages agrees with the average rate of interest on all loans and business undertakings is not known. Mortgages represent investments that are recognized as reasonably secure, although it is claimed that some degree of risk, and inconvenience in case of collection or foreclosure, contribute to the rate of interest. The average rates of interest during the decade are presented in Table 69 for all mortgages, in Table 70 for mortgages on acres, in Table 71 for mortgages on lots, and in Table 72 for mortgages on lots in counties containing cities of 100,000 population and over.

The large amount of mortgage debt that is taken into account in the computation of the averages of these tables gives results that are but little subject to minor disturbing conditions in any part of the country; but, being true mathematical averages, those that have been computed for the United States are largely determined by the great bodies of mortgage debt incurred in Illinois, Massachusetts, New York, Ohio, and Pennsylvania.

The average rate for the 10 years on all mortgages is derived from the mortgages stating amount of debt that were made in the United States during that time, and this average is 6.90 per cent. The average decreased from 7.14 per cent in 1880 to 6.86 per cent in 1882, then increased without interruption to 6.95 per cent in 1885, fell to 6.91 per cent in 1886, rose to 6.93 per cent in 1887, and fell to 6.75 per cent in 1889; that is to say, the average rate of interest on the mortgages made in the United States from the first to the last of the 10 years fell 0.39 of 1 in the percentage.

In the North Atlantic division the average rate of interest on all mortgages during the 10 years was 5.61 per cent; it decreased from 5.92 per cent in 1880 to 5.47 in 1889, or 0.45 of 1 in the percentage. The average rate of 6.86 per cent has been computed for all the mortgages of the decade in the South Atlantic division; the average declined from 6.76 in 1880 to 6.73 in 1889, or 0.03 of 1 in the percentage. The North Central division has the average rate of 7.47 per cent for the 10 years, 7.76 in 1880 and 7.21 in 1889, a decline of 0.55 of 1 in the percentage; but, in the South Central division, the average rate increased from the beginning to the end of the decade, namely, from 7.98 in 1880 to 8.02 in 1889, an increase of 0.04 of 1 in the percentage; the average for the 10 years was 8.16 per cent. The greatest decline was in the Western division, where the average rate fell from 10.59 in 1880 to 8.75 in 1889, a decline of 1.84 in the percentage; the average rate for the decade was 9.27 per cent.

FINANCIAL DEPRESSION OF 1882-1886.—As in the case of other tables contained in this report, these tables show the influence of the financial depression of 1882-1886, and this effect was to raise the rate of interest. With the resumption of prosperous times the rate began to fall; in 1887, on account of the extraordinary expansion of credit and of demand for capital in that year, the rate began to rise again, but the rise did not continue after 1887.

It is notable that in the North Atlantic group of states the financial depression did not increase the rate of interest, and that the only increase that is found is in 1887, the year of great expansion of credit; but in all other divisions the average annual rates of interest were more or less sensitive to the depression. The most sensitive year of the depression for the United States was 1883, when the average rate of interest on mortgages increased 0.05 of 1 over the average rate of the preceding year. The increase in the South Atlantic division was 0.08 of 1; in the North Central division, 0.10 of 1; in the South Central division, 0.16 of 1; while in the Western division the rate fell in 1883 in spite of the depression, and continued to fall in 1884, so that not until 1885, or near the close of the depression, did it cause the average rate to increase.

THE COURSE OF THE RATE OF INTEREST FROM EAST TO WEST.—Following the course of settlement of states and territories in order of time from Massachusetts westward, the average rates of interest on mortgages show a pretty closely corresponding increase westward. The average rate of interest on all mortgages made in Massachusetts during the decade 1880-1889 was 5.51 per cent; New York, 5.53 per cent; Ohio, 6.55 per cent; Indiana, 6.88 per cent; Illinois, 6.78 per cent; Missouri, 7.80 per cent; Kansas, 8.83 per cent; Colorado, 9.22 per cent; Utah, 10.44 per cent; Nevada, 10.66 per cent; California, 8.90 per cent. The progression is broken by Illinois, partly, if not entirely, because of the influence of Chicago, and by California, because it is not geographically situated in the order of settlement.

TESTS OF ACCURACY.—When the average rates of interest for the various states and territories for the several years are compared with one another, it will be fair to refer to other tables for the purpose of explanation. For instance, the average rate of interest on the mortgages made in Vermont in 1880 is lower than the average rate on the mortgages made in Massachusetts in that year, while during every other year of the decade the rate for Vermont is higher than that for Massachusetts.

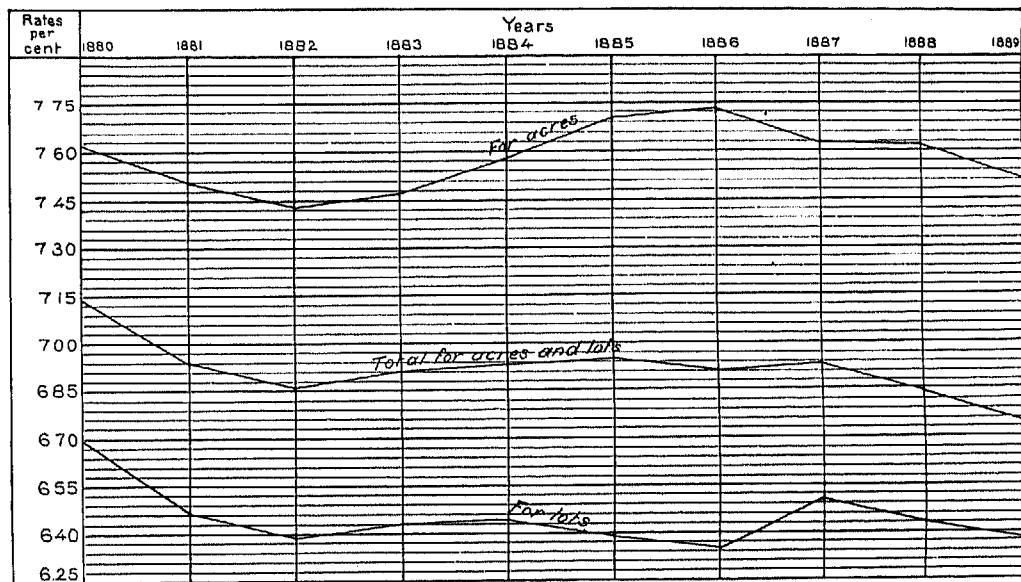
Upon referring to Table 19, an explanation of the average rates for 1880 for these states will be found. In that table it is shown that the average amount of each mortgage made in Massachusetts in 1880 was less than the average for any other of the 10 years, while in Vermont the average is larger than for any other of the 10 years; and upon reference to Tables 20 and 21 it will be noticed that the high average amount for Vermont is due to acre mortgages instead of to mortgages on lots. Finally, some large mortgages on Vermont quarries, drawing a low rate of interest, account for the difference between the average rates for 1880 for the 2 states.

Eleventh Census of the United States.

Real Estate Mortgages.

DIAGRAM 9.

The movement of the rate of interest on real estate mortgages in the United States.
Average rates of interest on debt incurred.



COMPARISON OF MORTGAGES ON ACRES AND ON LOTS WITH REGARD TO AVERAGE RATES.—Upon turning to Table 70, showing the average annual rates of interest borne by the mortgages on acres, the average for the decade is found to be 7.58 per cent; it decreased from 7.62 per cent in 1880 to 7.52 per cent in 1889, or 0.10 of 1 in the percentage. In both classes of mortgages the average rates decreased in the early years of the decade, but the mortgages on acres were more sensitive to the financial depression than the mortgages on lots were; and in the case of the former the average rate of interest began to increase in 1883 and continued to increase until 1886; in the case of mortgages on lots the rate increased in 1883 by 0.04 of 1 in the percentage, while after 1884 the average rate for the mortgages on lots declined until 1886.

Upon arriving at the year 1887, which, as before said, was characterized by great expansion of credit and demand for capital, the mortgages on lots showed themselves to be very sensitive in the matter of rate of interest, since the rate of interest in that year rose to 6.50 from 6.35 in 1886, or 0.15 of 1 in the percentage, and this was the greatest increase in one year in the United States in the average rate of interest to be found in Tables 69, 70, 71, and 72. The average rate of interest on mortgages on acres in 1887 fell to 7.63 per cent from 7.73 per cent in 1886, or a fall of 0.10 of 1 in the percentage.

The average rate for mortgages on acres decreased without interruption from 1886 to 1889, while the average for mortgages on lots, having increased from 1886 to 1887, declined without interruption to 1889. There was a decrease of 0.10 of 1 in the rate for mortgages on acres from 1880 to 1889, and of 0.32 of 1 in the rate for mortgages on lots.

A recapitulation by geographical divisions for the mortgages on acres shows that in the North Atlantic division the average rate of interest, which was 5.78 per cent for the 10 years, decreased from 5.94 in 1880 to 5.71 in 1889, a fall of 0.23 of 1 in the percentage. This is the only group of states in which there was an increase in the average rate of interest in the mortgages on acres from 1886 to 1887, the increase being 0.02 of 1 in the percentage. There was also an increase of 0.02 of 1 from 1883 to 1884 and 0.06 of 1 from 1888 to 1889; otherwise the rate fell from year to year during the decade. Beginning with an average of 6.89 per cent in 1880 in the South Atlantic division, the average rate increased to 7.15 per cent in 1889, a gain of 0.26 of 1 in the percentage; the average increased after 1880 to 7.42 per cent in 1885, and remained at that average in 1886, from which time, on the whole, it declined, the average rate for the 10 years being 7.19 per cent. In the North Central division the average rate for the 10 years was 7.66 per cent; in 1880 it was 7.87; in 1889, 7.47, a decrease of 0.40 of 1 in the percentage. The average rate for the 10 years in the South Central division is 8.42; in 1880, 8.25; in 1889, 8.27, a gain of 0.02 of 1 in the percentage, while in the Western division, whose average for the 10 years was 9.23 per cent, the average for 1880 was 10.25, when it fell to 8.84 in 1889, a decrease of 1.41 in the percentage.

The average rates of interest for mortgages on lots by geographical divisions are stated thus: North Atlantic, the decade, 5.57 per cent; 1880, 5.91 per cent; 1889, 5.44 per cent, a decrease of 0.47 of 1 in the percentage. South Atlantic, the decade, 6.56 per cent; 1880, 6.62 per cent; 1889, 6.44 per cent, a decrease of 0.18 of 1 in the percentage. North Central, the decade, 7.23 per cent; 1880, 7.54 per cent; 1889, 6.99 per cent, a decrease of 0.55 of 1 in the percentage. South Central, the decade, 7.67 per cent; 1880, 7.45 per cent; 1889, 7.64 per cent, a gain of 0.19 of 1 in the percentage. Western, the decade, 9.33 per cent; 1880, 11.13 per cent; 1889, 8.68 per cent, a decrease of 2.45 in the percentage. The average rate of interest on mortgages on acres is higher than the average for mortgages on lots for every year for every geographical division except the Western, where the exceptions are the years 1885, 1886, and 1889.

THE LARGE CITIES.—Taking the total of the 27 counties containing the 28 cities of 100,000 population and over, the average rate of interest on mortgages on lots during the decade was 5.95 per cent; it decreased from 6.26 per cent in 1880 to 5.88 per cent in 1886, rose to 5.98 per cent in 1887, and then decreased to 5.84 per cent in 1889, so that during the decade there was a decline of 0.42 of 1 in the percentage. The average rates for counties containing New York, Boston, and the other large cities of the United States will be found in Table 72.

PERCENTAGE OF MORTGAGES WITH SPECIFIED RATES OF INTEREST DURING 10 YEARS.—Table 73 presents percentages of the number and amount of mortgages made during the decade bearing specified rates of interest for the United States, by years, to show what the movement has been respecting each rate or class of rates. With regard to the total mortgages on acres and lots bearing rates less than 6 per cent, their number increased from 1.43 per cent of the total number made in 1880 to 6.34 per cent of the total number made in 1889, while the amount of these mortgages increased from 5.14 per cent of the total amount of mortgage debt incurred in 1880 to 20.87 per cent in 1889.

The percentage of mortgages drawing interest at 6 per cent declined during the decade from 39.25 per cent for number of mortgages in 1880 to 37.20 per cent in 1889, and from 50.17 per cent for amount of mortgages in 1880 to 39.79 per cent in 1889; but the percentage of these mortgages, both for number and amount, increased from 1887 to 1889.

Accompanied with fluctuations in their percentage, the mortgages drawing rates of interest greater than 6 per cent decreased from 59.32 per cent for number in 1880 to 56.46 per cent in 1889, and their amount from 44.69 per cent in 1880 to 39.34 per cent in 1889.

REAL ESTATE MORTGAGES.

Mortgages on acres bearing rates of interest less than 6 per cent increased in percentage throughout the decade, but the rate of increase was much less than it was for mortgages on lots. The percentage of the mortgages on lots decreased at a greater rate for the 6 per cent rate of interest than the mortgages on acres. The percentage of mortgages bearing rates over 6 per cent for acres, for lots, and for the total of both classes fluctuated so as hardly to disclose any distinctive tendency; but, on the contrary, the percentage of mortgages bearing rates under 6 per cent shows a distinctive and uninterrupted tendency to increase.

TABLE 69.—PERCENTAGES SHOWING THE AVERAGE ANNUAL RATES OF INTEREST BORNE BY THE REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | Average for 10 years. | 1880 | 1881 | 1882 | 1883 | 1884 | 1885 | 1886 | 1887 | 1888 | 1889 |
|---------------------------|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| The United States..... | 6.90 | 7.14 | 6.94 | 6.86 | 6.91 | 6.98 | 6.95 | 6.91 | 6.93 | 6.84 | 6.75 |
| Alabama..... | 8.30 | 9.10 | 8.94 | 8.95 | 8.96 | 8.64 | 9.07 | 8.72 | 7.58 | 7.67 | 8.08 |
| Arizona..... | 10.54 | 12.42 | 10.15 | 10.10 | 10.33 | 9.77 | 11.20 | 10.23 | 9.17 | 13.03 | 12.15 |
| Arkansas..... | 9.11 | 8.80 | 9.07 | 9.20 | 9.15 | 9.20 | 9.15 | 9.19 | 9.08 | 9.14 | 8.08 |
| California..... | 8.90 | 10.42 | 9.54 | 8.83 | 8.45 | 8.58 | 8.95 | 8.84 | 8.78 | 8.03 | 8.74 |
| Colorado..... | 9.22 | 11.05 | 10.63 | 10.57 | 9.98 | 8.53 | 9.99 | 9.77 | 9.02 | 9.04 | 8.22 |
| Connecticut..... | 5.60 | 5.91 | 5.77 | 5.70 | 5.74 | 5.77 | 5.71 | 5.55 | 5.62 | 5.62 | 5.64 |
| Delaware..... | 5.75 | 5.94 | 5.71 | 5.75 | 5.78 | 5.82 | 5.82 | 5.60 | 5.60 | 5.72 | 5.64 |
| District of Columbia..... | 6.01 | 6.60 | 6.24 | 6.18 | 6.09 | 6.14 | 6.04 | 5.94 | 5.91 | 5.01 | 5.85 |
| Florida..... | 9.66 | 9.72 | 9.74 | 9.20 | 8.84 | 9.72 | 10.10 | 10.09 | 9.74 | 9.00 | 9.30 |
| Georgia..... | 8.27 | 8.70 | 8.72 | 8.68 | 7.97 | 8.58 | 8.45 | 8.31 | 7.97 | 8.15 | 8.01 |
| Idaho..... | 11.82 | 11.78 | 14.46 | 13.09 | 14.00 | 11.46 | 13.03 | 11.86 | 11.25 | 10.70 | 10.44 |
| Illinois..... | 6.78 | 7.30 | 6.96 | 6.77 | 6.84 | 6.92 | 6.87 | 6.60 | 6.07 | 6.68 | 6.63 |
| Indiana..... | 6.88 | 7.13 | 6.86 | 6.84 | 6.87 | 6.97 | 7.03 | 6.94 | 6.81 | 6.84 | 6.67 |
| Iowa..... | 7.74 | 8.20 | 7.94 | 7.80 | 7.73 | 7.71 | 7.83 | 7.68 | 7.59 | 7.62 | 7.48 |
| Kansas..... | 8.83 | 9.47 | 9.20 | 8.98 | 8.97 | 8.89 | 8.86 | 8.80 | 8.71 | 8.80 | 8.48 |
| Kentucky..... | 6.24 | 6.30 | 6.25 | 6.16 | 6.22 | 6.23 | 6.25 | 6.28 | 6.20 | 6.25 | 6.20 |
| Louisiana..... | 7.73 | 7.65 | 7.08 | 7.76 | 7.82 | 7.86 | 7.71 | 7.80 | 7.76 | 7.57 | 7.74 |
| Maine..... | 6.15 | 6.27 | 6.11 | 6.18 | 6.16 | 6.18 | 6.16 | 6.11 | 6.13 | 6.18 | 6.18 |
| Maryland..... | 5.88 | 5.97 | 5.86 | 5.93 | 5.91 | 5.89 | 5.88 | 5.85 | 5.83 | 5.88 | 5.84 |
| Massachusetts..... | 5.51 | 6.06 | 5.80 | 5.63 | 5.63 | 5.66 | 5.48 | 5.20 | 5.37 | 5.47 | 5.35 |
| Michigan..... | 7.20 | 7.62 | 7.20 | 7.16 | 7.15 | 7.22 | 7.24 | 7.10 | 7.08 | 7.12 | 7.04 |
| Minnesota..... | 7.80 | 8.62 | 8.20 | 7.97 | 7.98 | 7.97 | 7.86 | 7.72 | 7.70 | 7.64 | 7.45 |
| Mississippi..... | 9.62 | 9.67 | 9.71 | 9.60 | 9.73 | 9.64 | 9.72 | 9.64 | 9.57 | 9.50 | 9.45 |
| Missouri..... | 7.80 | 8.39 | 8.11 | 7.97 | 7.96 | 8.01 | 8.02 | 7.81 | 7.71 | 7.61 | 7.33 |
| Montana..... | 11.05 | 16.51 | 14.57 | 12.02 | 11.21 | 13.32 | 13.17 | 10.98 | 10.40 | 10.40 | 10.08 |
| Nebraska..... | 8.38 | 8.82 | 8.83 | 8.42 | 8.41 | 8.38 | 8.64 | 8.50 | 8.84 | 8.28 | 8.04 |
| Nevada..... | 10.66 | 14.82 | 11.83 | 10.88 | 10.20 | 11.63 | 10.74 | 8.64 | 8.82 | 10.84 | 10.73 |
| New Hampshire..... | 5.98 | 5.99 | 5.97 | 5.90 | 5.98 | 5.98 | 5.99 | 5.97 | 5.90 | 5.98 | 5.98 |
| New Jersey..... | 5.75 | 5.98 | 5.93 | 5.86 | 5.86 | 5.84 | 5.77 | 5.67 | 5.67 | 5.68 | 5.61 |
| New Mexico..... | 8.80 | 7.22 | 13.17 | 9.60 | 9.04 | 9.88 | 10.08 | 10.36 | 10.08 | 8.04 | 8.22 |
| New York..... | 5.58 | 5.89 | 5.70 | 5.68 | 5.64 | 5.58 | 5.59 | 5.41 | 5.41 | 5.44 | 5.34 |
| North Carolina..... | 7.77 | 7.85 | 7.80 | 7.78 | 7.77 | 7.88 | 7.81 | 7.65 | 7.75 | 7.71 | 7.71 |
| North Dakota..... | 0.43 | 0.54 | 0.60 | 0.82 | 0.63 | 0.61 | 0.30 | 0.40 | 0.82 | 0.44 | 0.21 |
| Ohio..... | 6.65 | 6.78 | 6.61 | 6.40 | 6.46 | 6.50 | 6.67 | 6.63 | 6.46 | 6.51 | 6.57 |
| Oregon..... | 9.63 | 10.71 | 9.85 | 9.57 | 9.59 | 9.02 | 9.60 | 9.04 | 9.38 | 9.52 | 9.42 |
| Pennsylvania..... | 5.67 | 5.87 | 5.77 | 5.72 | 5.70 | 5.70 | 5.70 | 5.62 | 5.64 | 5.44 | 5.65 |
| Rhode Island..... | 5.76 | 6.22 | 5.74 | 5.77 | 5.85 | 5.82 | 5.69 | 5.60 | 5.68 | 5.71 | 5.69 |
| South Carolina..... | 8.21 | 7.50 | 7.65 | 7.74 | 8.25 | 8.41 | 8.52 | 8.48 | 8.40 | 8.37 | 8.56 |
| South Dakota..... | 0.78 | 10.91 | 10.42 | 10.01 | 10.42 | 10.25 | 10.18 | 9.93 | 9.73 | 9.46 | 8.90 |
| Tennessee..... | 0.00 | 6.01 | 6.01 | 5.90 | 6.02 | 6.00 | 6.00 | 6.00 | 5.90 | 0.00 | 0.00 |
| Texas..... | 0.74 | 10.18 | 9.01 | 9.81 | 9.48 | 9.88 | 10.11 | 10.00 | 9.98 | 9.68 | 9.27 |
| Utah..... | 10.44 | 13.46 | 11.70 | 10.88 | 10.96 | 11.06 | 11.08 | 10.99 | 10.22 | 10.20 | 9.41 |
| Vermont..... | 5.96 | 5.81 | 5.90 | 5.99 | 5.99 | 5.98 | 5.97 | 5.99 | 6.00 | 5.99 | 5.03 |
| Virginia..... | 6.04 | 6.04 | 6.04 | 6.02 | 6.05 | 6.08 | 6.05 | 6.01 | 6.06 | 6.04 | 6.02 |
| Washington..... | 9.82 | 13.75 | 12.71 | 12.02 | 11.25 | 12.41 | 11.70 | 10.81 | 9.28 | 9.00 | 8.73 |
| West Virginia..... | 6.06 | 6.08 | 6.04 | 6.02 | 6.05 | 6.06 | 6.08 | 6.07 | 6.06 | 6.08 | 6.06 |
| Wisconsin..... | 6.93 | 7.67 | 7.14 | 6.01 | 6.98 | 6.95 | 6.93 | 6.88 | 6.70 | 6.79 | 6.78 |
| Wyoming..... | 10.12 | 14.22 | 13.49 | 12.50 | 11.84 | 7.86 | 10.81 | 10.10 | 10.99 | 10.36 | 9.02 |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | | | | | | |
|---------------------|------|-------|-------|------|------|------|------|------|------|------|------|
| North Atlantic..... | 5.01 | 5.02 | 5.80 | 5.72 | 5.69 | 5.67 | 5.61 | 5.40 | 5.51 | 5.48 | 5.47 |
| South Atlantic..... | 6.86 | 6.76 | 6.71 | 0.79 | 6.87 | 7.00 | 7.05 | 6.09 | 6.83 | 6.81 | 6.73 |
| North Central..... | 7.47 | 7.76 | 7.46 | 7.33 | 7.43 | 7.53 | 7.61 | 7.58 | 7.51 | 7.43 | 7.21 |
| South Central..... | 8.16 | 7.98 | 8.07 | 8.18 | 8.34 | 8.32 | 8.32 | 8.36 | 7.97 | 8.10 | 8.02 |
| Western..... | 0.27 | 10.69 | 10.22 | 9.67 | 9.32 | 9.15 | 9.68 | 9.88 | 9.00 | 9.14 | 8.75 |

TABLE 70.—PERCENTAGES SHOWING THE AVERAGE ANNUAL RATES OF INTEREST BORNE BY THE MORTGAGES ON ACRES MADE, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | Average for 10 years. | 1880 | 1881 | 1882 | 1883 | 1884 | 1885 | 1886 | 1887 | 1888 | 1889 |
|---------------------------|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| The United States..... | 7.58 | 7.62 | 7.51 | 7.43 | 7.47 | 7.58 | 7.70 | 7.73 | 7.63 | 7.62 | 7.52 |
| Alabama..... | 8.44 | 9.45 | 9.06 | 9.00 | 9.11 | 8.76 | 9.39 | 9.11 | 7.40 | 7.97 | 8.34 |
| Arizona..... | 8.60 | 8.94 | 8.02 | 8.52 | 7.88 | 7.84 | 0.00 | 8.06 | 7.85 | 12.35 | 11.35 |
| Arkansas..... | 9.10 | 8.63 | 0.02 | 0.14 | 9.12 | 9.20 | 0.11 | 0.10 | 0.17 | 9.16 | 0.03 |
| California..... | 9.11 | 10.98 | 9.86 | 9.17 | 8.69 | 9.00 | 9.35 | 9.01 | 8.71 | 8.99 | 9.03 |
| Colorado..... | 8.94 | 9.39 | 10.21 | 9.06 | 8.89 | 7.54 | 9.10 | 9.81 | 9.08 | 9.34 | 8.53 |
| Connecticut..... | 5.75 | 5.90 | 5.85 | 5.80 | 5.81 | 5.80 | 5.77 | 5.61 | 5.67 | 5.60 | 5.72 |
| Delaware..... | 5.77 | 5.97 | 5.74 | 5.75 | 5.80 | 5.77 | 5.77 | 5.68 | 5.82 | 5.74 | 5.77 |
| District of Columbia..... | 5.83 | 6.95 | 6.78 | 6.32 | 5.93 | 5.64 | 5.75 | 5.84 | 5.60 | 5.77 | 5.77 |
| Florida..... | 9.63 | 9.80 | 10.07 | 9.20 | 8.02 | 9.67 | 10.19 | 10.30 | 9.77 | 9.77 | 9.12 |
| Georgia..... | 8.20 | 8.72 | 8.77 | 8.60 | 8.12 | 8.57 | 8.40 | 8.20 | 7.81 | 8.18 | 8.00 |
| Idaho..... | 11.40 | 10.48 | 13.88 | 12.60 | 14.75 | 10.78 | 13.70 | 11.50 | 10.67 | 10.58 | 10.28 |
| Illinois..... | 7.02 | 7.55 | 7.14 | 6.98 | 7.08 | 7.16 | 7.00 | 6.91 | 6.86 | 6.70 | 6.70 |
| Indiana..... | 6.01 | 7.11 | 6.85 | 6.83 | 6.88 | 7.00 | 7.11 | 7.02 | 6.88 | 6.01 | 0.67 |
| Iowa..... | 7.65 | 8.20 | 7.84 | 7.70 | 7.61 | 7.50 | 7.72 | 7.57 | 7.47 | 7.49 | 7.41 |
| Kansas..... | 8.71 | 9.36 | 9.10 | 8.88 | 8.82 | 8.71 | 8.68 | 8.73 | 8.58 | 8.66 | 8.38 |
| Kentucky..... | 6.32 | 6.38 | 6.33 | 6.17 | 6.26 | 6.28 | 6.30 | 6.42 | 6.30 | 6.34 | 6.31 |
| Louisiana..... | 7.97 | 7.91 | 7.98 | 8.01 | 8.01 | 8.05 | 7.88 | 7.07 | 8.01 | 7.82 | 8.01 |
| Maine..... | 6.21 | 6.23 | 6.11 | 6.18 | 6.24 | 6.28 | 6.24 | 6.19 | 6.23 | 6.16 | 6.24 |
| Maryland..... | 5.01 | 5.99 | 5.04 | 5.02 | 5.03 | 5.01 | 5.01 | 5.03 | 5.05 | 5.80 | 5.90 |
| Massachusetts..... | 5.71 | 6.12 | 5.96 | 5.85 | 5.78 | 5.75 | 5.70 | 5.52 | 5.57 | 5.08 | 5.00 |
| Michigan..... | 7.20 | 7.61 | 7.28 | 7.16 | 7.12 | 7.20 | 7.27 | 7.10 | 7.09 | 7.12 | 7.02 |
| Minnesota..... | 8.12 | 8.74 | 8.60 | 8.20 | 8.26 | 8.10 | 8.08 | 8.00 | 7.86 | 7.08 | 7.06 |
| Mississippi..... | 6.68 | 9.70 | 0.73 | 9.72 | 0.76 | 0.76 | 0.75 | 0.00 | 0.64 | 9.58 | 0.54 |
| Missouri..... | 8.97 | 8.88 | 8.56 | 8.57 | 8.41 | 8.53 | 8.62 | 8.81 | 8.06 | 8.20 | 8.04 |
| Montana..... | 10.80 | 16.62 | 14.11 | 10.64 | 10.12 | 12.55 | 12.35 | 10.13 | 9.43 | 9.03 | 10.70 |
| Nebraska..... | 8.44 | 8.70 | 8.74 | 8.32 | 8.31 | 8.24 | 8.64 | 8.01 | 8.50 | 8.43 | 8.10 |
| Nevada..... | 0.95 | 13.78 | 10.24 | 9.85 | 9.50 | 11.92 | 10.22 | 8.44 | 7.87 | 10.04 | 10.84 |
| New Hampshire..... | 5.00 | 0.00 | 5.98 | 0.00 | 5.08 | 6.00 | 5.00 | 5.00 | 5.08 | 5.08 | 6.08 |
| New Jersey..... | 5.81 | 5.97 | 5.94 | 5.87 | 5.80 | 5.86 | 5.78 | 5.75 | 5.76 | 5.05 | 5.00 |
| New Mexico..... | 8.28 | 7.07 | 12.56 | 8.27 | 7.60 | 8.88 | 0.74 | 10.18 | 9.77 | 7.70 | 7.00 |
| New York..... | 5.80 | 5.97 | 5.90 | 5.83 | 5.79 | 5.70 | 5.70 | 5.73 | 5.74 | 5.73 | 5.71 |
| North Carolina..... | 7.77 | 7.85 | 7.70 | 7.70 | 7.78 | 7.87 | 7.80 | 7.60 | 7.74 | 7.80 | 7.75 |
| North Dakota..... | 0.95 | 0.38 | 0.61 | 0.13 | 0.87 | 0.52 | 0.26 | 9.44 | 0.20 | 0.41 | 0.28 |
| Ohio..... | 6.54 | 6.70 | 6.45 | 6.33 | 6.42 | 6.67 | 6.73 | 6.09 | 6.57 | 6.47 | 6.59 |
| Oregon..... | 9.61 | 10.84 | 9.93 | 9.67 | 9.46 | 9.52 | 9.72 | 9.63 | 9.33 | 9.44 | 9.28 |
| Pennsylvania..... | 5.60 | 5.87 | 5.77 | 5.72 | 5.70 | 5.76 | 5.70 | 5.62 | 5.64 | 5.44 | 5.65 |
| Rhode Island..... | 5.82 | 0.19 | 0.01 | 5.75 | 5.06 | 5.01 | 5.78 | 5.77 | 5.49 | 5.78 | 5.77 |
| South Carolina..... | 8.39 | 7.53 | 7.61 | 7.70 | 8.46 | 8.02 | 8.75 | 8.08 | 8.01 | 8.03 | 8.56 |
| South Dakota..... | 0.77 | 0.70 | 10.24 | 0.78 | 10.33 | 10.22 | 10.11 | 0.83 | 0.72 | 0.53 | 0.04 |
| Tennessee..... | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.00 | 0.00 | 0.00 | 5.00 | 6.00 | 5.00 |
| Texas..... | 9.03 | 10.10 | 9.04 | 9.53 | 9.35 | 9.70 | 10.02 | 10.02 | 9.85 | 0.47 | 0.13 |
| Utah..... | 10.69 | 15.20 | 18.58 | 11.05 | 10.61 | 10.02 | 10.70 | 10.05 | 10.13 | 10.45 | 9.69 |
| Vermont..... | 5.96 | 5.77 | 5.09 | 5.99 | 0.00 | 5.08 | 5.97 | 5.00 | 6.00 | 5.90 | 5.02 |
| Virginia..... | 6.00 | 0.02 | 0.01 | 0.01 | 0.04 | 0.03 | 0.01 | 0.00 | 6.01 | 5.00 | 5.93 |
| Washington..... | 9.64 | 13.36 | 12.28 | 12.17 | 11.09 | 12.22 | 11.07 | 10.67 | 8.01 | 9.49 | 8.00 |
| West Virginia..... | 6.03 | 6.06 | 0.01 | 6.01 | 6.03 | 0.05 | 0.02 | 0.04 | 6.02 | 0.03 | 5.00 |
| Wisconsin..... | 0.98 | 7.07 | 7.23 | 0.95 | 7.00 | 0.99 | 0.90 | 0.86 | 6.80 | 0.70 | 0.75 |
| Wyoming..... | 8.98 | 13.70 | 11.41 | 12.22 | 10.15 | 0.68 | 8.55 | 10.07 | 11.01 | 10.04 | 9.54 |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | | | | | | |
|---------------------|------|-------|-------|------|------|------|------|------|------|------|------|
| North Atlantic..... | 5.78 | 5.94 | 5.88 | 5.82 | 5.70 | 5.81 | 5.78 | 5.70 | 5.72 | 5.05 | 5.71 |
| South Atlantic..... | 7.19 | 0.80 | 0.97 | 7.03 | 7.12 | 7.08 | 7.42 | 7.42 | 7.14 | 7.21 | 7.15 |
| North Central..... | 7.06 | 7.87 | 7.50 | 7.47 | 7.56 | 7.00 | 7.82 | 7.81 | 7.70 | 7.04 | 7.47 |
| South Central..... | 8.42 | 8.25 | 8.35 | 8.41 | 8.58 | 8.55 | 8.60 | 8.71 | 8.24 | 8.86 | 8.27 |
| Western..... | 9.23 | 10.25 | 10.10 | 9.53 | 9.07 | 8.03 | 9.05 | 9.80 | 8.85 | 9.18 | 8.84 |

REAL ESTATE MORTGAGES

TABLE 71.—PERCENTAGES SHOWING THE AVERAGE ANNUAL RATES OF INTEREST BORNE BY THE MORTGAGES ON LOTS MADE, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | Average for 10 years. | 1880 | 1881 | 1882 | 1883 | 1884 | 1885 | 1886 | 1887 | 1888 | 1889 |
|---------------------------|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| The United States..... | 6.43 | 6.60 | 6.47 | 6.30 | 6.43 | 6.44 | 6.30 | 6.35 | 6.50 | 6.43 | 6.37 |
| Alabama..... | 7.97 | 8.17 | 8.10 | 8.49 | 8.81 | 8.21 | 8.13 | 8.04 | 7.89 | 7.98 | 7.75 |
| Arizona..... | 17.32 | 22.21 | 21.30 | 20.14 | 17.89 | 17.10 | 17.50 | 18.25 | 15.13 | 15.43 | 13.19 |
| Arkansas..... | 9.11 | 9.40 | 9.20 | 9.58 | 9.20 | 9.28 | 9.20 | 9.19 | 8.90 | 9.09 | 8.89 |
| California..... | 8.61 | 9.63 | 9.03 | 8.26 | 8.03 | 7.92 | 8.30 | 8.58 | 8.80 | 8.88 | 8.45 |
| Colorado..... | 9.41 | 12.71 | 11.38 | 10.98 | 11.08 | 10.69 | 10.90 | 9.74 | 8.90 | 8.00 | 8.00 |
| Connecticut..... | 5.67 | 5.91 | 5.75 | 5.76 | 5.73 | 5.77 | 5.70 | 5.54 | 5.60 | 5.61 | 5.51 |
| Delaware..... | 5.74 | 5.93 | 5.70 | 5.75 | 5.77 | 5.81 | 5.85 | 5.60 | 5.64 | 5.71 | 5.60 |
| District of Columbia..... | 6.02 | 6.68 | 6.23 | 6.17 | 6.09 | 6.10 | 6.05 | 5.94 | 5.93 | 5.91 | 5.85 |
| Florida..... | 9.70 | 9.61 | 9.27 | 9.44 | 9.65 | 9.81 | 10.18 | 9.78 | 9.70 | 9.42 | 9.71 |
| Georgia..... | 8.25 | 8.60 | 8.04 | 8.68 | 7.83 | 8.59 | 8.40 | 8.40 | 8.20 | 8.17 | 7.93 |
| Idaho..... | 13.61 | 16.82 | 15.01 | 14.98 | 14.17 | 14.86 | 13.48 | 13.80 | 13.17 | 12.18 | 11.38 |
| Illinois..... | 6.61 | 7.18 | 6.76 | 6.59 | 6.70 | 6.77 | 6.65 | 6.50 | 6.53 | 6.60 | 6.46 |
| Indiana..... | 6.82 | 7.18 | 6.87 | 6.80 | 6.80 | 6.92 | 6.89 | 6.79 | 6.69 | 6.78 | 6.66 |
| Iowa..... | 8.01 | 8.60 | 8.34 | 8.19 | 8.18 | 8.14 | 8.10 | 8.01 | 7.88 | 7.91 | 7.65 |
| Kansas..... | 6.14 | 10.01 | 9.07 | 9.40 | 9.53 | 9.04 | 9.03 | 9.26 | 8.64 | 9.05 | 8.65 |
| Kentucky..... | 6.15 | 6.20 | 6.15 | 6.13 | 6.16 | 6.17 | 6.10 | 6.14 | 6.14 | 6.15 | 6.09 |
| Louisiana..... | 7.39 | 7.91 | 7.28 | 7.43 | 7.43 | 7.58 | 7.45 | 7.50 | 7.49 | 7.24 | 7.20 |
| Maine..... | 6.11 | 6.30 | 6.11 | 6.10 | 6.09 | 6.10 | 6.10 | 6.05 | 6.07 | 6.11 | 6.14 |
| Maryland..... | 5.86 | 6.06 | 5.80 | 5.93 | 6.89 | 5.88 | 5.80 | 5.80 | 5.81 | 5.88 | 5.81 |
| Massachusetts..... | 5.48 | 6.06 | 5.77 | 5.60 | 5.01 | 5.64 | 5.20 | 5.34 | 5.43 | 5.31 | |
| Michigan..... | 7.19 | 7.64 | 7.32 | 7.14 | 7.20 | 7.26 | 7.20 | 7.10 | 7.07 | 7.13 | 7.05 |
| Minnesota..... | 7.59 | 8.35 | 7.06 | 7.76 | 7.73 | 7.82 | 7.69 | 7.57 | 7.63 | 7.50 | 7.21 |
| Mississippi..... | 9.32 | 9.48 | 9.58 | 9.55 | 9.57 | 9.10 | 9.55 | 9.40 | 9.25 | 9.18 | 9.10 |
| Missouri..... | 7.35 | 7.77 | 7.54 | 7.31 | 7.37 | 7.48 | 7.43 | 7.42 | 7.60 | 7.20 | |
| Montana..... | 13.03 | 16.38 | 15.32 | 14.88 | 13.48 | 14.41 | 14.02 | 13.08 | 12.33 | 12.06 | 11.10 |
| Nebraska..... | 8.27 | 9.33 | 9.16 | 8.86 | 8.87 | 8.99 | 8.63 | 8.28 | 8.15 | 8.08 | 7.86 |
| Nevada..... | 13.62 | 16.88 | 14.95 | 15.15 | 12.97 | 12.89 | 12.43 | 11.88 | 11.11 | 11.40 | 10.42 |
| New Hampshire..... | 5.98 | 5.97 | 5.07 | 5.00 | 5.00 | 5.03 | 5.00 | 5.05 | 5.04 | 5.00 | 5.00 |
| New Jersey..... | 5.74 | 5.98 | 5.92 | 5.80 | 5.80 | 5.84 | 5.76 | 5.65 | 5.66 | 5.66 | 5.60 |
| New Mexico..... | 11.80 | 19.43 | 13.50 | 12.76 | 12.36 | 11.78 | 10.00 | 11.11 | 11.33 | 10.95 | 11.17 |
| New York..... | 5.40 | 5.88 | 5.77 | 5.06 | 5.61 | 5.55 | 5.49 | 5.87 | 5.37 | 5.41 | 5.31 |
| North Carolina..... | 7.78 | 7.86 | 7.86 | 7.87 | 7.73 | 7.01 | 7.84 | 7.80 | 7.78 | 7.70 | 7.65 |
| North Dakota..... | 9.74 | 10.55 | 9.55 | 9.01 | 10.00 | 9.06 | 9.08 | 9.73 | 9.46 | 9.57 | 8.84 |
| Ohio..... | 6.55 | 6.88 | 6.59 | 6.49 | 6.50 | 6.55 | 6.60 | 6.56 | 6.38 | 6.54 | 6.50 |
| Oregon..... | 9.66 | 10.43 | 9.04 | 9.38 | 9.62 | 9.70 | 9.04 | 9.08 | 9.45 | 9.03 | 9.04 |
| Pennsylvania..... | 5.60 | 5.87 | 5.77 | 5.72 | 5.70 | 5.76 | 5.70 | 5.02 | 5.04 | 5.44 | 5.05 |
| Rhode Island..... | 5.75 | 6.23 | 5.71 | 5.77 | 5.83 | 5.73 | 5.69 | 5.58 | 5.72 | 5.69 | 5.68 |
| South Carolina..... | 7.82 | 7.41 | 7.41 | 7.62 | 7.76 | 7.92 | 7.07 | 8.04 | 7.94 | 7.86 | 7.00 |
| South Dakota..... | 9.81 | 11.93 | 11.16 | 10.88 | 10.79 | 10.40 | 10.40 | 10.41 | 9.75 | 9.27 | 8.70 |
| Tennessee..... | 6.00 | 6.02 | 6.02 | 5.99 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Texas..... | 10.08 | 10.14 | 9.83 | 9.07 | 9.00 | 10.30 | 10.30 | 10.20 | 10.31 | 10.00 | 9.56 |
| Utah..... | 10.34 | 12.03 | 11.04 | 10.02 | 11.13 | 11.56 | 11.28 | 11.01 | 10.28 | 10.11 | 9.30 |
| Vermont..... | 5.98 | 6.00 | 6.00 | 5.99 | 5.87 | 5.00 | 5.05 | 5.00 | 6.00 | 5.00 | 5.00 |
| Virginia..... | 6.08 | 6.08 | 6.08 | 6.04 | 6.06 | 6.14 | 6.09 | 6.01 | 6.11 | 6.07 | 6.00 |
| Washington..... | 10.02 | 14.25 | 13.81 | 11.75 | 11.57 | 12.68 | 11.06 | 11.00 | 9.92 | 9.70 | 9.27 |
| West Virginia..... | 6.12 | 6.13 | 6.11 | 6.07 | 6.10 | 6.00 | 6.00 | 6.13 | 6.13 | 6.17 | 6.10 |
| Wisconsin..... | 6.86 | 7.81 | 6.08 | 6.80 | 6.92 | 6.88 | 6.88 | 6.77 | 6.77 | 6.80 | 6.81 |
| Wyoming..... | 11.37 | 14.30 | 13.95 | 12.72 | 12.52 | 12.24 | 12.11 | 10.11 | 10.97 | 10.70 | 10.38 |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | | | | | | |
|---------------------|------|-------|-------|------|------|------|------|------|------|------|------|
| North Atlantic..... | 5.57 | 5.01 | 5.78 | 5.69 | 5.66 | 5.64 | 5.67 | 5.46 | 5.47 | 5.45 | 5.44 |
| South Atlantic..... | 6.50 | 6.02 | 6.45 | 6.55 | 6.50 | 6.66 | 6.68 | 6.63 | 6.57 | 6.62 | 6.44 |
| North Central..... | 7.23 | 7.54 | 7.22 | 7.11 | 7.22 | 7.31 | 7.31 | 7.28 | 7.33 | 7.28 | 7.00 |
| South Central..... | 7.67 | 7.45 | 7.50 | 7.58 | 7.82 | 7.83 | 7.77 | 7.76 | 7.57 | 7.70 | 7.64 |
| Western..... | 9.83 | 11.18 | 10.88 | 9.89 | 9.72 | 9.61 | 9.60 | 9.37 | 9.19 | 9.14 | 8.68 |

INTEREST ON MORTGAGE DEBT.

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TABLE 72.—PERCENTAGES SHOWING THE AVERAGE ANNUAL RATES OF INTEREST BORNE BY THE MORTGAGES ON LOTS MADE, 1880 TO 1889, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER.

| STATES, COUNTIES, AND CITIES. | Average for 10 years. | 1880 | 1881 | 1882 | 1883 | 1884 | 1885 | 1886 | 1887 | 1888 | 1889 |
|---|--------------------------------|------|------|------|------|------|------|------|------|------|------|
| | 5.05 | 6.26 | 6.06 | 5.07 | 5.07 | 5.06 | 5.91 | 5.88 | 5.98 | 5.04 | 5.84 |
| The 27 counties..... | | | | | | | | | | | |
| California: | | | | | | | | | | | |
| San Francisco (San Francisco)..... | 6.88 | 8.20 | 7.91 | 7.01 | 6.86 | 6.70 | 6.92 | 6.81 | 6.64 | 6.58 | 6.61 |
| Colorado: | | | | | | | | | | | |
| Arapahoo (Denver)..... | 8.34 | 9.82 | 9.47 | 9.33 | 9.61 | 9.22 | 9.10 | 8.26 | 8.11 | 8.00 | 7.71 |
| District of Columbia (Washington)..... | 6.02 | 6.68 | 6.23 | 6.17 | 6.00 | 6.16 | 6.05 | 5.94 | 5.93 | 5.91 | 5.85 |
| Illinois: | | | | | | | | | | | |
| Cook (Chicago)..... | 6.43 | 6.97 | 6.53 | 6.37 | 6.49 | 6.55 | 6.45 | 6.32 | 6.30 | 6.45 | 6.33 |
| Indiana: | | | | | | | | | | | |
| Marion (Indianapolis)..... | 6.38 | 6.91 | 6.40 | 6.45 | 6.41 | 6.57 | 6.48 | 6.28 | 6.23 | 6.27 | 6.23 |
| Kentucky: | | | | | | | | | | | |
| Jefferson (Louisville)..... | 6.01 | 6.12 | 6.05 | 6.02 | 6.03 | 6.01 | 6.00 | 6.01 | 6.01 | 6.03 | 5.93 |
| Louisiana: | | | | | | | | | | | |
| Orleans (New Orleans)..... | 7.28 | 7.23 | 7.16 | 7.20 | 7.80 | 7.51 | 7.30 | 7.47 | 7.35 | 7.00 | 7.13 |
| Maryland: | | | | | | | | | | | |
| Baltimore city..... | 5.82 | 5.05 | 5.77 | 5.88 | 5.86 | 5.86 | 5.82 | 5.74 | 5.77 | 5.86 | 5.78 |
| Massachusetts: | | | | | | | | | | | |
| Suffolk (Boston)..... | 5.18 | 5.88 | 5.55 | 5.27 | 5.27 | 5.23 | 5.12 | 4.91 | 5.01 | 5.17 | 5.03 |
| Michigan: | | | | | | | | | | | |
| Wayne (Detroit)..... | 6.76 | 7.28 | 6.80 | 6.70 | 6.80 | 6.81 | 6.71 | 6.65 | 6.68 | 6.70 | 6.64 |
| Minnesota: | | | | | | | | | | | |
| Hennepin (Minneapolis)..... | 7.47 | 8.10 | 7.71 | 7.05 | 7.73 | 7.07 | 7.57 | 7.42 | 7.50 | 7.42 | 7.04 |
| Ramsey (St. Paul)..... | 7.37 | 7.05 | 7.41 | 7.10 | 7.31 | 7.48 | 7.44 | 7.51 | 7.55 | 7.30 | 7.07 |
| Missouri: | | | | | | | | | | | |
| Jackson (Kansas city)..... | 7.08 | 8.52 | 8.21 | 8.02 | 7.93 | 8.12 | 7.84 | 7.74 | 7.78 | 7.52 | 7.22 |
| St. Louis city..... | 6.21 | 6.87 | 6.44 | 6.32 | 6.26 | 6.48 | 6.30 | 6.10 | 6.05 | 6.06 | 5.92 |
| Nebraska: | | | | | | | | | | | |
| Douglas (Omaha)..... | 7.71 | 8.84 | 8.80 | 8.40 | 8.20 | 8.35 | 8.18 | 7.80 | 7.75 | 7.52 | 7.28 |
| New Jersey: | | | | | | | | | | | |
| Essex (Newark)..... | 5.50 | 6.00 | 5.91 | 5.82 | 5.70 | 5.76 | 5.62 | 5.52 | 5.42 | 5.44 | 5.35 |
| Hudson (Jersey city)..... | 5.73 | 5.98 | 5.93 | 5.81 | 5.87 | 5.80 | 5.71 | 5.67 | 5.68 | 5.51 | |
| New York: | | | | | | | | | | | |
| Erie (Buffalo)..... | 5.75 | 5.87 | 5.87 | 5.84 | 5.71 | 5.73 | 5.70 | 5.82 | 5.64 | 5.74 | 5.73 |
| Kings (Brooklyn)..... | 5.45 | 5.98 | 5.70 | 5.00 | 5.02 | 5.53 | 5.43 | 5.34 | 5.32 | 5.31 | 5.27 |
| Monroe (Rochester)..... | 5.76 | 6.10 | 5.88 | 5.72 | 5.71 | 5.80 | 5.89 | 5.75 | 5.68 | 5.75 | 5.68 |
| New York (New York)..... | 5.40 | 5.83 | 5.72 | 5.60 | 5.64 | 5.45 | 5.38 | 5.25 | 5.27 | 5.30 | 5.18 |
| Ohio: | | | | | | | | | | | |
| Cuyahoga (Cleveland)..... | 6.97 | 6.85 | 6.41 | 6.20 | 6.39 | 6.41 | 6.40 | 6.35 | 6.31 | 6.27 | 6.24 |
| Hamilton (Cincinnati)..... | 6.02 | 6.40 | 6.10 | 6.07 | 6.01 | 6.01 | 6.02 | 6.08 | 6.02 | 6.01 | 5.05 |
| Pennsylvania: | | | | | | | | | | | |
| Allegheny (Allegheny and Pittsburgh)..... | 5.87 | 6.97 | 5.00 | 5.04 | 5.08 | 5.06 | 5.90 | 5.86 | 5.81 | 5.81 | 5.75 |
| Philadelphia (Philadelphia)..... | 5.42 | 6.08 | 5.47 | 5.45 | 5.41 | 5.40 | 5.42 | 5.31 | 5.38 | 5.35 | 5.88 |
| Rhode Island: | | | | | | | | | | | |
| Providence (Providence)..... | 5.78 | 6.20 | 5.00 | 5.77 | 5.80 | 5.80 | 5.72 | 5.63 | 5.80 | 5.77 | 5.72 |
| Wisconsin: | | | | | | | | | | | |
| Milwaukee (Milwaukee)..... | 6.32 | 6.80 | 6.48 | 6.24 | 6.30 | 6.27 | 6.30 | 6.24 | 6.31 | 6.24 | 6.10 |

REAL ESTATE MORTGAGES.

TABLE 73.—PERCENTAGE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF INTEREST: TOTAL FOR THE UNITED STATES, BY YEARS.
TOTAL FOR ACRES AND LOTS.

| YEARS. | MORTGAGES BEARING INTEREST AT RATES OF— | | | | | | | | | | | | | | | | | |
|------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------------|-------------|------------------|-------------|------------------|-------------|-------------------|-------------|-------------------|-------------|
| | Under 6 per cent. | | 6 per cent. | | 7 per cent. | | 8 per cent. | | 6 to 8 per cent, inclusive. | | Over 6 per cent. | | Over 8 per cent. | | Over 10 per cent. | | Over 12 per cent. | |
| | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. |
| Total.. | 4.61 | 16.06 | 36.31 | 41.80 | 11.26 | 10.43 | 22.98 | 16.52 | 71.07 | 69.53 | 59.08 | 42.05 | 24.02 | 14.41 | 4.45 | 2.83 | 1.24 | 0.66 |
| 1880..... | 1.43 | 5.14 | 39.25 | 80.17 | 9.03 | 10.57 | 23.73 | 18.44 | 72.08 | 70.74 | 59.32 | 44.09 | 25.59 | 15.12 | 4.69 | 3.64 | 1.40 | 1.07 |
| 1881..... | 2.65 | 9.50 | 38.70 | 40.55 | 11.40 | 10.95 | 23.90 | 16.09 | 73.08 | 77.12 | 58.08 | 40.80 | 23.47 | 18.29 | 3.95 | 2.70 | 1.20 | 0.76 |
| 1882..... | 3.36 | 12.61 | 38.60 | 47.69 | 13.06 | 11.48 | 22.25 | 15.01 | 74.37 | 74.70 | 57.98 | 80.80 | 22.27 | 12.70 | 3.78 | 2.50 | 1.23 | 0.67 |
| 1883..... | 6.76 | 13.15 | 37.53 | 45.22 | 12.39 | 11.42 | 22.18 | 15.73 | 72.50 | 72.98 | 58.71 | 41.03 | 23.68 | 13.87 | 4.17 | 2.65 | 1.26 | 0.69 |
| 1884..... | 4.28 | 14.89 | 39.92 | 43.57 | 11.35 | 10.81 | 22.15 | 15.02 | 70.90 | 70.00 | 58.80 | 42.04 | 24.82 | 14.05 | 4.71 | 3.05 | 1.34 | 0.71 |
| 1885..... | 4.81 | 16.19 | 35.47 | 41.12 | 10.65 | 10.32 | 22.73 | 16.09 | 69.31 | 68.11 | 50.72 | 42.75 | 25.88 | 15.70 | 4.00 | 3.16 | 1.38 | 0.72 |
| 1886..... | 5.40 | 19.14 | 38.47 | 37.22 | 10.66 | 9.96 | 23.84 | 17.87 | 68.01 | 65.20 | 61.07 | 43.64 | 26.63 | 15.66 | 4.86 | 2.97 | 1.20 | 0.57 |
| 1887..... | 5.50 | 17.86 | 33.35 | 36.90 | 11.00 | 10.03 | 24.00 | 19.66 | 69.80 | 67.28 | 61.15 | 45.24 | 24.70 | 14.86 | 4.49 | 2.75 | 0.97 | 0.50 |
| 1888..... | 5.82 | 20.48 | 35.35 | 38.24 | 11.12 | 9.97 | 22.73 | 15.61 | 69.85 | 64.70 | 58.83 | 41.28 | 24.33 | 14.82 | 4.85 | 3.02 | 1.28 | 0.72 |
| 1889..... | 0.34 | 20.87 | 37.20 | 39.70 | 11.28 | 9.83 | 22.95 | 15.27 | 71.55 | 65.82 | 56.46 | 39.34 | 22.11 | 13.31 | 3.93 | 2.32 | 1.16 | 0.53 |
| FOR ACRES. | | | | | | | | | | | | | | | | | | |
| Total.. | 2.80 | 5.30 | 26.18 | 31.87 | 13.37 | 14.61 | 20.25 | 23.02 | 60.22 | 70.00 | 71.52 | 62.83 | 31.48 | 23.80 | 4.05 | 4.11 | 1.36 | 0.84 |
| 1880..... | 1.05 | 2.48 | 30.00 | 36.80 | 10.00 | 12.06 | 20.51 | 25.04 | 67.08 | 75.23 | 68.80 | 60.03 | 31.27 | 22.29 | 4.74 | 4.00 | 1.29 | 1.33 |
| 1881..... | 1.46 | 3.48 | 28.98 | 36.58 | 13.10 | 14.89 | 27.10 | 23.56 | 69.56 | 75.54 | 59.04 | 28.08 | 23.98 | 4.04 | 3.93 | 1.26 | 0.91 | |
| 1882..... | 1.98 | 4.46 | 28.05 | 36.28 | 15.66 | 16.12 | 20.05 | 22.43 | 70.86 | 75.45 | 69.07 | 59.26 | 27.16 | 20.09 | 3.82 | 3.84 | 1.26 | 0.82 |
| 1883..... | 2.17 | 5.25 | 27.86 | 34.58 | 14.41 | 16.62 | 25.76 | 22.54 | 65.37 | 73.28 | 69.97 | 60.17 | 29.46 | 21.47 | 4.36 | 3.47 | 1.35 | 0.86 |
| 1884..... | 2.28 | 5.04 | 26.34 | 32.01 | 13.32 | 14.22 | 26.09 | 23.42 | 66.18 | 70.41 | 71.38 | 62.08 | 31.50 | 23.65 | 5.05 | 4.24 | 1.50 | 0.92 |
| 1885..... | 2.42 | 5.16 | 24.56 | 29.41 | 12.43 | 14.11 | 20.86 | 20.00 | 64.21 | 68.11 | 73.02 | 65.48 | 83.37 | 26.73 | 5.32 | 4.54 | 1.50 | 0.96 |
| 1886..... | 2.49 | 5.43 | 23.06 | 27.37 | 12.55 | 14.17 | 20.21 | 24.50 | 62.26 | 66.87 | 74.45 | 67.20 | 85.25 | 27.70 | 5.02 | 4.60 | 1.44 | 0.77 |
| 1887..... | 2.60 | 5.33 | 23.71 | 29.03 | 13.73 | 14.57 | 25.87 | 25.36 | 63.81 | 69.88 | 73.60 | 65.64 | 33.50 | 24.79 | 5.32 | 3.36 | 1.15 | 0.60 |
| 1888..... | 2.03 | 0.79 | 24.17 | 29.21 | 13.71 | 14.70 | 25.04 | 22.01 | 61.37 | 67.72 | 72.90 | 61.00 | 32.70 | 25.49 | 5.79 | 4.56 | 1.38 | 0.79 |
| 1889..... | 2.93 | 6.03 | 26.88 | 31.30 | 13.64 | 14.47 | 26.24 | 22.02 | 66.02 | 69.93 | 70.69 | 61.77 | 80.15 | 23.14 | 4.97 | 3.77 | 1.36 | 0.69 |
| FOR LOTS. | | | | | | | | | | | | | | | | | | |
| Total.. | 6.01 | 23.38 | 40.39 | 48.70 | 0.15 | 7.69 | 19.73 | 11.08 | 75.89 | 68.58 | 40.70 | 27.92 | 17.20 | 8.04 | 3.95 | 1.97 | 1.11 | 0.54 |
| 1880..... | 1.96 | 7.63 | 51.77 | 62.53 | 7.80 | 8.35 | 10.91 | 12.31 | 80.17 | 83.93 | 40.27 | 29.84 | 17.87 | 8.44 | 4.04 | 2.46 | 1.56 | 0.83 |
| 1881..... | 3.90 | 14.50 | 50.94 | 60.16 | 9.20 | 7.74 | 18.08 | 9.98 | 79.44 | 78.42 | 45.10 | 25.25 | 16.66 | 6.90 | 8.85 | 1.85 | 1.34 | 0.63 |
| 1882..... | 5.00 | 19.01 | 50.24 | 56.80 | 10.10 | 7.74 | 17.72 | 9.02 | 78.57 | 74.09 | 44.76 | 24.10 | 16.43 | 6.00 | 8.72 | 1.82 | 1.10 | 0.55 |
| 1883..... | 5.57 | 19.73 | 48.50 | 54.06 | 10.08 | 8.02 | 18.00 | 10.00 | 77.35 | 72.73 | 45.81 | 26.21 | 17.08 | 7.54 | 3.97 | 1.98 | 1.17 | 0.55 |
| 1884..... | 6.46 | 20.01 | 48.42 | 52.40 | 0.20 | 8.17 | 17.87 | 10.14 | 70.08 | 71.30 | 45.12 | 26.60 | 17.48 | 7.70 | 4.34 | 2.13 | 1.10 | 0.54 |
| 1885..... | 7.36 | 24.20 | 47.11 | 49.72 | 8.74 | 7.54 | 18.33 | 10.25 | 74.75 | 68.11 | 45.53 | 26.08 | 17.80 | 7.60 | 4.44 | 2.14 | 1.15 | 0.54 |
| 1886..... | 8.45 | 28.38 | 43.94 | 43.85 | 8.82 | 7.13 | 20.44 | 12.57 | 73.70 | 61.07 | 47.01 | 27.77 | 17.70 | 7.65 | 4.10 | 1.88 | 0.07 | 0.44 |
| 1887..... | 7.86 | 25.61 | 41.48 | 41.76 | 8.71 | 7.22 | 24.08 | 16.14 | 74.81 | 65.08 | 50.71 | 32.63 | 17.93 | 8.71 | 3.79 | 2.00 | 0.81 | 0.43 |
| 1888..... | 8.15 | 27.84 | 44.20 | 43.10 | 9.04 | 7.87 | 20.10 | 11.89 | 74.23 | 63.06 | 47.50 | 29.08 | 17.02 | 9.10 | 4.09 | 2.21 | 1.10 | 0.60 |
| 1889..... | 8.91 | 27.87 | 45.30 | 44.05 | 9.51 | 7.60 | 10.44 | 11.42 | 75.00 | 63.75 | 45.79 | 28.08 | 10.00 | 8.88 | 3.15 | 1.01 | 0.45 | |

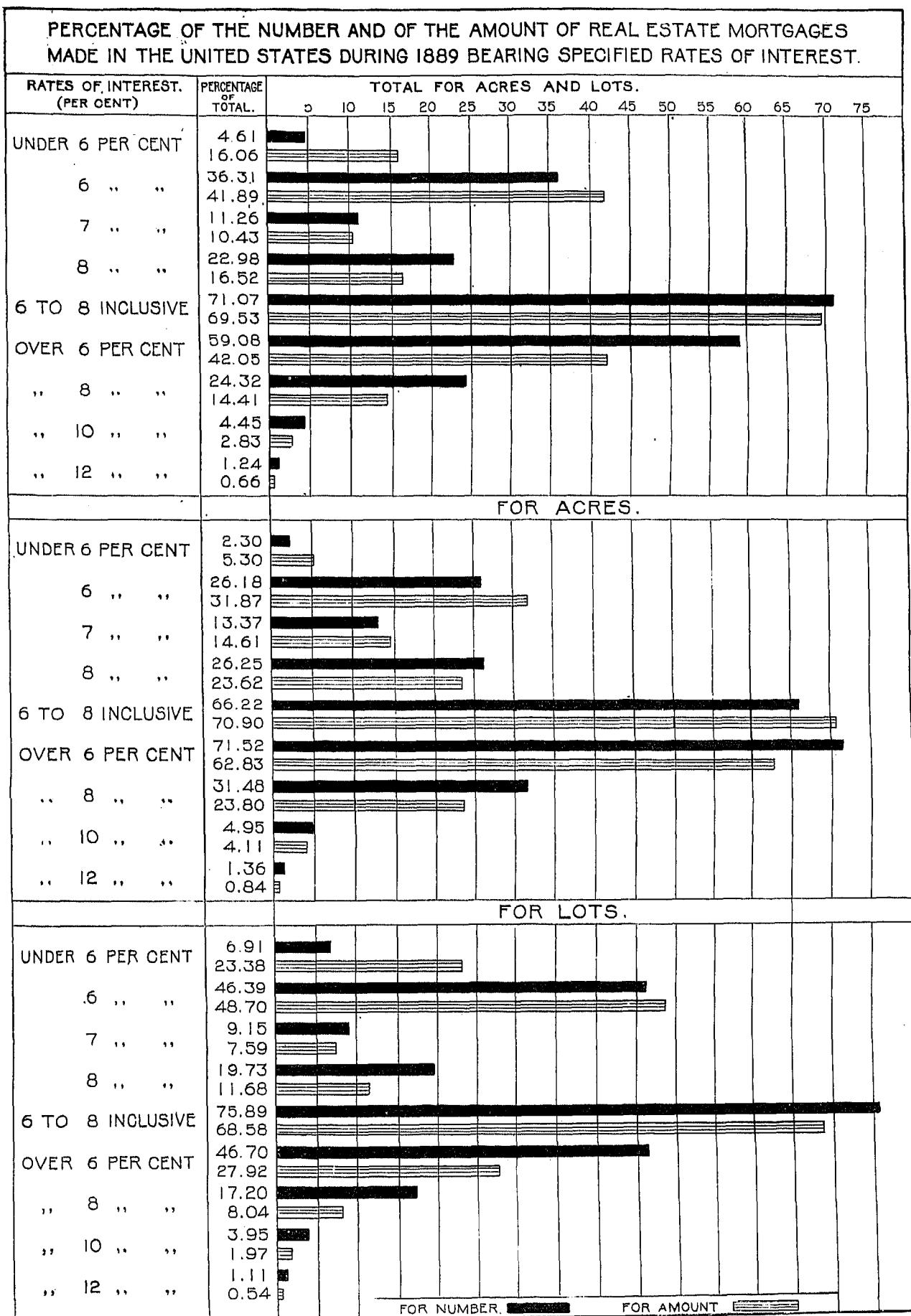
CLASSIFICATION OF MORTGAGES BY RATES OF INTEREST.

Mortgages are divided into 9 classes with regard to rates of interest, and the percentages that the mortgages in the various classes are of the total mortgages are presented in Table 74 for the total of mortgages on acres and lots, in Table 75 for mortgages on acres, in Table 76 for mortgages on lots, and in Table 77 for mortgages on lots made in the 27 counties containing the 28 cities of 100,000 population and over.

As appears in the table of detailed rates (Table 109), 6 per cent was the principal rate of interest on mortgages during the decade. No other rate has as large a percentage for number and for amount as mortgages of this class; their number is 36.31 per cent of the total number, and their amount is 41.89 per cent of the total amount. The mortgages bearing rates of interest less than 6 per cent are represented by 4.61 per cent for number and 16.06 per cent for amount; the mortgages with interest at 7 per cent are represented by 11.26 per cent for number and 10.43 per cent for amount; mortgages with interest at 8 per cent are represented by 22.98 per cent for number and 16.52 per cent for amount.

Nearly one-quarter of the mortgages made during the decade, namely, 24.32 per cent, bore rates of interest greater than 8 per cent, and their amount is 14.41 per cent of the total amount. Rates greater than 10 per cent are represented by 4.45 per cent of the total number of mortgages and 2.83 per cent of their amount, while rates higher than 12 per cent are represented by 1.24 per cent of the total number and by 0.66 of 1 per cent of the total amount of mortgages.

It is evident, upon an inspection of these tables, that the larger loans bear the lower rates of interest, and vice versa, since the percentage of the number of mortgages bearing the lower rates is smaller than the percentage



of their amount and the percentage of the number of mortgages bearing the higher rates is greater than the percentage of their amount.

Over one-third (36.50 per cent) of the amount of mortgage debt incurred during the decade in the North Atlantic division of states bore rates of interest less than 6 per cent, and the number of these mortgages was 14.80 per cent of the total number. In the other divisions this class of mortgages is represented by no percentage higher than 1.25 for number and 5.83 for amount, and these percentages are found in the South Atlantic division. The Western division has 0.46 of 1 per cent for number of mortgages and the South Central division 1.29 per cent for amount, and these are the lowest percentages in this class of mortgages.

In the class of mortgages bearing rates of interest at 6 per cent, also, the North Atlantic division has the largest percentages, namely, 82.95 per cent for number and 62.52 per cent for amount of mortgages. The South Atlantic division has the next highest percentages, namely, 45.16 per cent for number and 57.63 per cent for amount, while the lowest percentages, 3.39 per cent for number and 9.63 per cent for amount, are found in the Western division.

The rate of 7 per cent is relatively more prominent in the North Central division of states than in any other, and is there represented by 18.38 per cent for number and 21.40 per cent for amount of mortgages, and the same is true in regard to the rate of 8 per cent, the percentages being 34.43 for number and 30.27 for amount.

The higher rates are relatively most prominent in the Western division, and next to that in the South Central division, while they are of insignificant proportions in the North Atlantic division. The Western division is the only one where the number and amount of mortgages bearing rates greater than 10 per cent are more than one-tenth of the number and amount of all mortgages; the percentage for number being 34.55 and for amount 19.89.

COMPARISON OF ACRE MORTGAGES WITH LOT MORTGAGES.—Upon comparing the mortgages on acres with those on lots, the percentages for number and amount of mortgages bearing rates of interest at 6 per cent and under are found to be larger for the mortgages on lots than for those on acres, and the reverse is true with regard to mortgages bearing rates greater than 6 per cent. Mortgages on acres bearing rates of interest that are less than 6 per cent are 2.30 per cent of the total number of mortgages on acres, while the percentage for mortgages on lots is 6.91; the percentage for the amount of mortgages on acres is 5.30; for mortgages on lots, 23.38. Mortgages on acres bearing a 6 per cent rate of interest are 26.18 per cent of the total number, while the percentage for mortgages on lots is 46.39; with regard to the amount of mortgages on acres bearing this rate of interest, the percentage is 31.87; for lots, 48.70.

RATES OF INTEREST IN THE LARGE CITIES.—These tables have so many details that further examination can not be given to them here, except to direct attention to Table 77 for the large cities. More than half of the number of mortgages made in the 27 counties containing the 28 cities of 100,000 population and over during the decade (51.85 per cent) bore interest at 6 per cent, and these mortgages are 49.22 per cent of the total amount. With regard to mortgages bearing rates less than 6 per cent, the percentage for number is 13.62; for amount, 32.58. For mortgages bearing rates greater than 6 per cent, the percentage for number is 34.53 and for amount 18.20.

Suffolk county, Mass., containing Boston, has the largest percentage of the total amount of mortgages bearing rates of interest less than 6 per cent, namely, 69.05 per cent; while Kings county, N. Y., containing Brooklyn, has the largest percentage for the number of these mortgages, namely, 44.83 per cent. The higher rates (over 8 per cent) have a comparatively insignificant place in this table, and are to be found in considerable proportions only in Arapahoe county, Colo., containing Denver; Jackson county, Mo., containing Kansas city, and Douglas county, Neb., containing Omaha.

REAL ESTATE MORTGAGES.

TABLE 74.—PERCENTAGE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF INTEREST, BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | MORTGAGES BEARING INTEREST AT RATES OF— | | | | | | | | | | | | | | | | | | |
|-------------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------------------|-------------|------------------|-------------|------------------|-------------|-------------------|-------------|-------------------|-------------|-------|
| | Under 6 per cent. | | 6 per cent. | | 7 per cent. | | 8 per cent. | | 6 to 8 per cent., inclusive. | | Over 6 per cent. | | Over 8 per cent. | | Over 10 per cent. | | Over 12 per cent. | | |
| | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | |
| United States.. | 4.61 | 10.06 | 36.31 | 41.89 | 11.20 | 10.43 | 22.08 | 16.52 | 71.07 | 69.53 | 50.08 | 42.05 | 24.32 | 14.41 | 4.45 | 2.83 | 1.24 | 0.66 | |
| Alabama..... | 0.06 | 1.06 | 2.05 | 17.15 | 0.09 | 4.57 | 69.72 | 63.00 | 71.80 | 85.33 | 97.80 | 81.70 | 28.08 | 18.61 | 24.07 | 11.50 | 14.82 | 5.81 | |
| Arizona..... | 1.36 | 3.39 | 1.40 | 41.83 | 6.60 | 4.00 | 6.78 | 8.73 | 54.56 | 97.24 | 54.78 | 89.77 | 42.05 | 81.13 | 32.81 | 68.58 | 22.77 | 0.02 | |
| Arkansas..... | 0.18 | 0.46 | 18.75 | 12.22 | 0.74 | 1.80 | 3.97 | 14.74 | 25.48 | 28.88 | 81.07 | 87.32 | 76.34 | 70.66 | 0.08 | 0.13 | 0.04 | 0.02 | |
| California..... | 0.50 | 1.25 | 4.55 | 0.71 | 14.23 | 16.72 | 16.23 | 20.44 | 34.72 | 49.36 | 94.95 | 89.04 | 64.78 | 49.30 | 33.50 | 17.83 | 10.63 | 4.51 | |
| Colorado..... | 0.67 | 4.56 | 2.39 | -11.10 | 0.95 | 11.53 | 24.70 | 20.09 | 37.20 | 52.10 | 66.94 | 84.34 | 62.13 | 43.25 | 20.07 | 14.55 | 15.44 | 0.10 | |
| Connecticut..... | 17.20 | 30.70 | 52.33 | 68.80 | 0.32 | 0.31 | 0.04 | 0.02 | 82.70 | 69.23 | 0.38 | 0.35 | 0.01 | 0.01 | ----- | ----- | ----- | ----- | |
| Delaware..... | 11.43 | 24.34 | 58.56 | 75.60 | 0.01 | 0.00 | ----- | ----- | 88.57 | 75.66 | 0.01 | 0.00 | ----- | ----- | ----- | ----- | ----- | ----- | |
| Dkt. of Columbia..... | 3.88 | 12.84 | 79.36 | 77.59 | 7.16 | 4.90 | 5.90 | 2.77 | 33.50 | 80.32 | 16.70 | 9.57 | 2.62 | 0.84 | ----- | ----- | ----- | ----- | |
| Florida..... | 1.00 | 2.00 | 2.28 | 7.38 | 1.24 | 6.10 | 33.19 | 36.73 | 47.96 | 90.68 | 61.58 | 50.50 | 32.25 | 21.05 | 16.92 | 8.00 | ----- | ----- | |
| Georgia..... | 0.08 | 0.71 | 0.61 | 7.99 | 10.92 | 14.68 | 70.40 | 64.26 | 82.08 | 87.31 | 90.31 | 91.33 | 17.84 | 11.08 | 16.30 | 10.33 | 8.39 | 5.72 | |
| Idaho..... | 1.00 | 0.76 | 0.72 | 7.00 | 2.10 | 0.50 | 1.20 | 4.01 | 42.22 | 21.42 | 98.10 | 92.24 | 94.60 | 77.82 | 83.08 | 0.30 | 42.05 | 24.67 | ----- |
| Illinois..... | 1.92 | 4.86 | 24.71 | 39.28 | 25.93 | 16.95 | 27.53 | 97.01 | 94.00 | 78.37 | 55.80 | 0.17 | 0.15 | 0.01 | 0.01 | ----- | ----- | ----- | ----- |
| Indiana..... | 0.81 | 1.35 | 36.40 | 44.90 | 10.78 | 15.42 | 16.70 | 36.02 | 98.08 | 88.47 | 62.70 | 53.75 | 0.21 | 0.18 | 0.01 | 0.00 | ----- | ----- | ----- |
| Iowa..... | 0.33 | 0.66 | 9.81 | 14.33 | 15.17 | 21.54 | 47.64 | 47.71 | 73.91 | 84.64 | 80.86 | 86.01 | 26.30 | 14.70 | 0.00 | 0.02 | ----- | ----- | ----- |
| Kansas..... | 0.10 | 0.10 | 3.48 | 4.50 | 10.42 | 11.02 | 21.86 | 27.14 | 30.02 | 43.71 | 96.42 | 95.31 | 63.88 | 50.10 | 11.76 | 7.34 | 0.12 | 0.08 | ----- |
| Kentucky..... | 0.50 | 1.20 | 82.88 | 81.10 | 2.16 | 3.04 | 11.02 | 9.43 | 96.00 | 97.08 | 16.02 | 14.01 | 2.51 | 1.12 | 0.02 | 0.01 | 0.01 | 0.00 | ----- |
| Louisiana..... | 0.42 | 0.60 | 3.90 | 12.23 | 2.89 | 0.84 | 91.48 | 77.40 | 98.29 | 96.50 | 95.68 | 87.17 | 1.20 | 2.81 | 0.75 | 1.35 | 0.04 | 0.07 | ----- |
| Maine..... | 2.08 | 0.44 | 25.40 | 80.61 | 6.30 | 4.00 | 5.04 | 3.70 | 88.61 | 90.18 | 21.56 | 12.95 | 8.41 | 3.38 | 2.23 | 0.69 | 0.07 | 0.01 | ----- |
| Maryland..... | 0.81 | 11.08 | 96.43 | 88.14 | 0.03 | 0.05 | 0.07 | 0.05 | 96.53 | 88.24 | 0.20 | 0.18 | 0.10 | 0.08 | ----- | ----- | ----- | ----- | ----- |
| Massachusetts..... | 24.54 | 48.00 | 63.88 | 45.68 | 5.90 | 2.81 | 1.24 | 0.50 | 74.38 | 50.95 | 11.58 | 5.66 | 1.08 | 0.30 | 0.40 | 0.15 | 0.15 | 0.03 | ----- |
| Michigan..... | 0.93 | 2.30 | 5.42 | 13.78 | 46.72 | 55.67 | 20.51 | 20.83 | 82.13 | 91.17 | 93.05 | 88.86 | 16.94 | 6.47 | 0.02 | 0.01 | 0.01 | 0.00 | ----- |
| Minnesota..... | 2.18 | 2.18 | 4.63 | 11.10 | 17.24 | 23.39 | 42.87 | 43.72 | 65.03 | 70.36 | 93.19 | 86.03 | 32.70 | 18.46 | 0.12 | 0.09 | 0.01 | 0.01 | ----- |
| Mississippi..... | 0.11 | 0.20 | 2.26 | 4.85 | 0.25 | 0.71 | 0.70 | 13.83 | 9.23 | 10.42 | 97.03 | 94.05 | 0.07 | 80.98 | 7.94 | 4.48 | 6.17 | 3.59 | ----- |
| Missouri..... | 0.89 | 2.40 | 11.83 | 24.67 | 6.86 | 0.80 | 31.92 | 30.07 | 50.09 | 71.77 | 97.28 | 72.87 | 18.12 | 25.77 | 0.06 | 0.04 | 0.01 | 0.01 | ----- |
| Montana..... | 0.22 | 0.08 | 0.80 | 3.74 | 10.70 | 20.80 | 2.00 | 3.48 | 22.07 | 28.08 | 98.98 | 96.18 | 77.21 | 71.84 | 64.06 | 55.08 | 38.20 | 26.74 | ----- |
| Nebraska..... | 0.41 | 0.50 | 5.60 | 9.87 | 0.98 | 11.30 | 24.01 | 33.14 | 40.41 | 55.70 | 93.00 | 90.57 | 50.18 | 43.08 | 0.00 | 0.11 | 0.01 | 0.02 | ----- |
| Nevada..... | 0.25 | 0.50 | 27.08 | 19.18 | 0.42 | 0.04 | 1.70 | 0.01 | 85.94 | 31.61 | 72.07 | 80.23 | 64.41 | 67.80 | 47.86 | 38.42 | 25.23 | 14.47 | ----- |
| New Hampshire..... | 0.85 | 1.04 | 98.00 | 97.87 | 0.11 | 0.11 | 0.01 | 0.05 | 99.12 | 98.05 | 0.16 | 0.19 | 0.03 | 0.01 | 0.01 | 0.00 | ----- | ----- | ----- |
| New Jersey..... | 14.02 | 28.38 | 84.88 | 76.40 | 0.10 | 0.21 | 0.01 | 0.01 | 85.08 | 76.02 | 0.20 | 0.22 | 0.00 | 0.00 | ----- | ----- | ----- | ----- | ----- |
| New Mexico..... | 0.08 | 0.20 | 4.05 | 19.58 | 0.04 | 27.55 | 2.35 | 11.50 | 7.99 | 58.71 | 94.07 | 80.18 | 61.33 | 41.00 | 80.50 | 30.02 | 12.00 | 2.32 | ----- |
| New York..... | 19.67 | 42.50 | 80.20 | 57.20 | 0.06 | 0.11 | 0.01 | 0.01 | 80.03 | 57.41 | 0.07 | 0.12 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| North Carolina..... | 0.08 | 0.28 | 6.45 | 10.50 | 0.30 | 1.48 | 93.10 | 87.27 | 90.86 | 93.47 | 80.18 | 0.00 | 0.30 | 0.01 | 0.00 | ----- | ----- | ----- | ----- |
| North Dakota..... | 0.12 | 0.20 | 0.00 | 2.05 | 11.43 | 12.72 | 10.55 | 14.23 | 23.08 | 20.78 | 88.89 | 97.15 | 78.80 | 70.02 | 20.41 | 14.84 | 0.06 | 0.06 | ----- |
| Ohio..... | 1.70 | 3.03 | 48.20 | 57.85 | 13.39 | 15.00 | 33.10 | 20.08 | 96.57 | 66.04 | 50.04 | 30.12 | 1.73 | 0.03 | 0.10 | 0.04 | 0.04 | 0.01 | 0.01 |
| Oregon..... | 0.92 | 0.20 | 0.87 | 0.55 | 4.75 | 1.88 | 8.61 | 13.84 | 10.27 | 0.03 | 90.10 | 85.95 | 83.44 | 4.80 | 4.34 | 0.28 | 0.32 | 0.32 | 0.32 |
| Pennsylvania..... | 11.26 | 20.20 | 88.53 | 70.61 | 0.04 | 0.09 | 0.07 | 0.05 | 88.04 | 70.76 | 0.21 | 0.19 | 0.10 | 0.04 | 0.04 | 0.03 | 0.03 | 0.01 | 0.01 |
| Rhode Island..... | 15.65 | 31.82 | 70.97 | 61.05 | 0.02 | 5.51 | 1.40 | 0.43 | 83.82 | 88.07 | 13.88 | 7.13 | 0.53 | 0.11 | 0.14 | 0.03 | 0.05 | 0.01 | 0.01 |
| South Carolina..... | 0.11 | 0.30 | 0.69 | 2.75 | 46.21 | 51.57 | 2.78 | 5.45 | 40.08 | 59.74 | 90.20 | 96.97 | 50.21 | 39.00 | 0.13 | 0.11 | 0.03 | 0.01 | 0.01 |
| South Dakota..... | 0.11 | 0.24 | 0.70 | 2.15 | 2.97 | 4.79 | 7.90 | 12.31 | 11.81 | 19.54 | 99.19 | 97.01 | 88.08 | 80.22 | 11.82 | 0.36 | 1.15 | 1.34 | ----- |
| Tennessee..... | 0.19 | 0.41 | 90.61 | 69.29 | 0.01 | 0.08 | 0.08 | 0.09 | 90.70 | 99.44 | 0.20 | 0.30 | 0.11 | 0.15 | 0.01 | 0.00 | ----- | ----- | ----- |
| Texas..... | 2.43 | 2.55 | 1.23 | 3.71 | 0.70 | 1.47 | 12.52 | 10.44 | 14.45 | 21.02 | 66.34 | 93.74 | 83.12 | 75.83 | 20.68 | 20.08 | 0.51 | 0.26 | ----- |
| Utah..... | 0.24 | 0.29 | 3.20 | 3.41 | 1.03 | 5.42 | 4.94 | 15.04 | 10.14 | 24.48 | 66.50 | 90.30 | 80.02 | 75.29 | 58.48 | 31.59 | 23.51 | 8.34 | ----- |
| Vermont..... | 0.39 | 5.49 | 66.49 | 66.40 | 0.01 | 0.01 | 0.01 | 0.00 | 90.01 | 90.50 | 0.02 | 0.02 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.01 | 0.00 |
| Virginia..... | 0.17 | 1.15 | 10.86 | 95.57 | 0.05 | 0.87 | 2.74 | 2.28 | 99.64 | 98.72 | 2.98 | 3.28 | 0.19 | 0.13 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Washington..... | 0.12 | 6.98 | 1.38 | 3.78 | 16.03 | 10.00 | 7.36 | 10.13 | 25.51 | 24.61 | 88.50 | 80.24 | 74.97 | 68.41 | 80.03 | 20.07 | 15.80 | 7.70 | ----- |
| West Virginia..... | 0.50 | 0.86 | 96.16 | 95.15 | 0.41 | 1.23 | 2.48 | 2.36 | 99.14 | 98.89 | 9.85 | 3.99 | 0.36 | 0.26 | 0.02 | 0.00 | 0.01 | 0.00 | 0.00 |
| Wisconsin..... | 1.02 | 8.70 | 15.00 | 32.47 | 41.79 | 38.06 | 28.93 | 19.68 | 86.97 | 91.04 | 82.41 | 93.74 | 11.10 | 5.17 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Wyoming..... | 0.24 | 0.97 | 16.07 | 28.42 | 0.62 | 1.68 | 5.76 | 11.17 | 28.11 | 36.41 | 88.09 | 75.01 | 70.05 | 62.02 | 58.31 | 42.41 | 18.70 | 9.88 | ----- |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | | | | | | | | | | | | | |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|------|------|
| North Atlantic..... | 14.80 | 80.50 | 82.95 | 62.62 | 1.01 | 0.53 | 0.39 | 0.12 | 84.74 | 63.40 | 2.25 | 0.98 | 0.46 | 0.10 | 0.15 | 0.03 | 0.03 | 0.01 |
| South Atlantic..... | 1.25 | 5.83 | 45.16 | 57.63 | 8.50 | 8.21 | 91.00 | 19.43 | 84.76 | 85.52 | 53.59 | 34.54 | 13.99 | 8.05 | 4.01 | 2.00 | 2.54 | 1.25 |
| North Central..... | 1.06 | 2.98 | 16.69 | 27.48 | 18.38 | 21.40 | 34.43 | 30.27 | 80.30 | 92.25 | 70.14 | 28.70 | 17.32 | 2.28 | 1.14 | 0.06 | 0.03 | 0.01 |
| South Central..... | 0.90 | 1.29 | 30.45 | 33.85 | 0.98 | 2.82 | 21.60 | 26.80 | 53.11 | 62.51 | 68.65 | | | | | | | |

TABLE 75.—PERCENTAGE OF NUMBER AND OF AMOUNT OF MORTGAGES ON ACRES MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF INTEREST, BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | MORTGAGES BEARING INTEREST AT RATES OF— | | | | | | | | | | | | | | | | | | |
|-----------------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------------------|-------------|------------------|-------------|-------------------|-------------|-------------------|-------------|-------|-------|--|
| | Under 6 per cent. | | 6 per cent. | | 7 per cent. | | 8 per cent. | | 6 to 8 per cent., inclusive. | | Over 8 per cent. | | Over 10 per cent. | | Over 12 per cent. | | | | |
| | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | | | |
| United States. | 2.30 | 5.30 | 26.18 | 31.87 | 13.37 | 14.01 | 20.25 | 23.02 | 60.22 | 70.00 | 71.02 | 62.83 | 31.48 | 23.80 | 4.05 | 4.11 | 1.90 | 0.84 | |
| Alabama | 0.03 | 1.43 | 1.82 | 22.14 | 0.07 | 5.70 | 63.50 | 52.30 | 65.48 | 80.23 | 98.15 | 76.48 | 94.40 | 18.84 | 20.00 | 15.55 | 18.17 | 7.79 | |
| Arizona | 1.78 | 4.08 | 3.34 | 53.43 | 0.91 | 4.88 | 12.06 | 0.92 | 10.31 | 68.23 | 04.00 | 42.40 | 81.03 | 27.69 | 70.61 | 18.97 | 50.85 | 11.84 | |
| Arkansas | 0.16 | 0.53 | 22.20 | 13.46 | 0.77 | 1.60 | 2.73 | 13.26 | 25.81 | 28.52 | 77.55 | 80.01 | 74.03 | 70.05 | 0.00 | 0.04 | 0.03 | | |
| California | 0.40 | 1.03 | 1.24 | 3.00 | 14.97 | 13.38 | 15.12 | 24.52 | 32.06 | 43.80 | 98.27 | 95.07 | 67.45 | 55.08 | 33.21 | 17.30 | 0.09 | 3.36 | |
| Colorado | 0.90 | 8.75 | 2.70 | 14.00 | 18.63 | 13.88 | 13.87 | 17.10 | 34.98 | 46.94 | 90.40 | 70.05 | 64.12 | 45.31 | 31.00 | 15.02 | 14.96 | 5.61 | |
| Connecticut | 13.30 | 23.50 | 86.28 | 76.18 | 0.30 | 0.23 | 0.02 | 0.01 | 80.62 | 76.43 | 0.30 | 0.26 | 0.02 | 0.01 | | | | | |
| Delaware | 10.77 | 22.04 | 89.20 | 77.06 | 0.03 | 0.00 | | | 89.23 | 77.00 | 0.03 | 0.00 | | | | | | | |
| Dist. of Columbia | 8.13 | 20.45 | 73.60 | 62.53 | 8.37 | 2.28 | 7.42 | 5.07 | 89.72 | 60.01 | 18.18 | 8.02 | 2.15 | 0.04 | | | | | |
| Florida | 1.03 | 2.43 | 2.52 | 9.00 | 1.20 | 7.08 | 33.73 | 31.67 | 37.45 | 48.74 | 95.65 | 88.48 | 60.02 | 48.83 | 33.84 | 23.32 | 18.50 | 10.02 | |
| Georgia | 0.05 | 0.40 | 0.52 | 0.79 | 10.06 | 12.33 | 70.46 | 03.60 | 81.00 | 87.70 | 90.43 | 89.81 | 18.20 | 11.81 | 10.02 | 10.78 | 8.02 | 5.41 | |
| Idaho | 1.30 | 0.85 | 0.70 | 8.10 | 3.02 | 11.03 | 1.45 | 5.02 | 5.20 | 25.80 | 97.91 | 91.05 | 03.41 | 73.70 | 81.02 | 50.13 | 39.09 | 21.01 | |
| Illinois | 1.01 | 2.20 | 10.45 | 28.81 | 24.50 | 31.88 | 55.08 | 35.67 | 97.01 | 97.59 | 81.04 | 60.40 | 0.18 | 0.21 | 0.01 | 0.00 | | | |
| Indiana | 0.87 | 1.28 | 33.16 | 43.06 | 11.77 | 10.11 | 53.24 | 08.88 | 88.12 | 98.52 | 65.07 | 55.68 | 0.25 | 0.20 | 0.01 | 0.00 | | | |
| Iowa | 0.82 | 0.00 | 12.53 | 15.48 | 17.37 | 23.02 | 49.80 | 47.08 | 80.39 | 87.50 | 87.15 | 83.86 | 10.20 | 11.78 | 0.02 | 0.02 | | | |
| Kansas | 0.10 | 0.18 | 4.42 | 5.03 | 12.90 | 18.07 | 20.81 | 26.87 | 88.68 | 44.40 | 95.48 | 94.70 | 61.82 | 55.88 | 8.20 | 5.45 | 0.11 | 0.08 | |
| Kentucky | 0.50 | 1.28 | 70.80 | 70.61 | 2.32 | 4.00 | 13.04 | 12.44 | 00.10 | 07.11 | 10.04 | 10.11 | 0.84 | 1.58 | 0.03 | 0.01 | 0.01 | 0.00 | |
| Louisiana | 0.42 | 0.57 | 0.90 | 4.34 | 1.81 | 3.84 | 04.78 | 86.60 | 97.50 | 04.98 | 98.02 | 95.00 | 2.02 | 4.55 | 1.16 | 2.17 | 0.00 | 0.12 | |
| Maine | 0.18 | 6.90 | 71.23 | 78.48 | 5.04 | 4.72 | 6.00 | 4.43 | 84.53 | 88.19 | 25.60 | 15.22 | 12.20 | 5.51 | 3.38 | 1.03 | 0.10 | 0.03 | |
| Maryland | 3.14 | 7.85 | 90.57 | 91.93 | 0.04 | 0.08 | 0.00 | 0.00 | 00.70 | 02.07 | 0.20 | 0.22 | 0.10 | 0.08 | 0.01 | 0.01 | | | |
| Massachusetts | 21.44 | 34.08 | 68.02 | 50.63 | 0.28 | 3.80 | 1.15 | 0.51 | 77.58 | 04.80 | 10.54 | 5.70 | 0.98 | 0.52 | 0.35 | 0.12 | 0.15 | 0.08 | |
| Michigan | 0.04 | 2.88 | 5.37 | 12.50 | 45.00 | 55.07 | 30.77 | 21.61 | 61.83 | 90.70 | 93.00 | 84.02 | 17.28 | 0.83 | 0.02 | 0.01 | 0.01 | 0.00 | |
| Minnesota | 3.88 | 2.82 | 8.80 | 6.04 | 21.80 | 24.70 | 25.40 | 31.07 | 51.41 | 63.03 | 02.23 | 90.54 | 44.71 | 33.25 | 0.07 | 0.08 | 0.01 | 0.01 | |
| Mississippi | 0.10 | 0.18 | 1.54 | 0.72 | 0.14 | 0.06 | 5.77 | 13.20 | 7.45 | 17.00 | 98.30 | 96.10 | 02.45 | 82.18 | 7.53 | 4.51 | 0.24 | 3.45 | |
| Missouri | 0.51 | 0.08 | 7.16 | 12.01 | 0.57 | 8.84 | 28.40 | 08.94 | 42.63 | 59.75 | 92.34 | 87.01 | 56.08 | 39.27 | 0.08 | 0.06 | 0.01 | 0.01 | |
| Montana | 0.22 | 0.07 | 0.85 | 4.95 | 19.40 | 31.20 | 2.70 | 8.04 | 28.07 | 40.00 | 98.03 | 94.98 | 70.71 | 59.84 | 66.15 | 47.02 | 38.50 | 21.71 | |
| Nebraska | 0.40 | 0.62 | 0.74 | 8.23 | 12.61 | 12.55 | 20.08 | 20.30 | 41.12 | 51.80 | 02.80 | 91.15 | 68.48 | 48.08 | 0.08 | 0.11 | 0.01 | 0.02 | |
| Nevada | 0.16 | 0.54 | 30.70 | 23.47 | 0.33 | 7.46 | 1.08 | 6.43 | 50.76 | 87.42 | 00.14 | 75.00 | 40.08 | 42.04 | 0.08 | 81.18 | 15.03 | 10.02 | |
| New Hampshire | 0.87 | 1.56 | 98.08 | 08.20 | 0.11 | 0.13 | 0.01 | 0.07 | 90.11 | 98.41 | 0.15 | 0.24 | 0.02 | 0.03 | 0.01 | 0.01 | | | |
| New Jersey | 13.55 | 17.04 | 80.25 | 81.72 | 0.18 | 0.92 | 0.02 | 0.02 | 66.45 | 82.00 | 0.20 | 0.34 | | | | | | | |
| New Mexico | 1.02 | 0.30 | 5.01 | 22.73 | 1.77 | 33.10 | 3.95 | 12.74 | 10.13 | 08.07 | 03.07 | 76.97 | 88.86 | 01.13 | 70.05 | 21.87 | 6.48 | 0.04 | |
| New York | 10.20 | 10.83 | 80.74 | 80.54 | 0.00 | 0.12 | 0.00 | 0.01 | 80.80 | 80.07 | 0.00 | 0.13 | | | | | | | |
| North Carolina | 0.06 | 0.24 | 6.73 | 10.94 | 0.29 | 1.38 | 92.84 | 80.01 | 90.87 | 99.20 | 93.21 | 88.82 | 0.07 | 0.50 | 0.01 | 0.00 | | | |
| North Dakota | 0.09 | 0.18 | 0.77 | 2.21 | 11.68 | 14.24 | 11.14 | 14.04 | 23.73 | 81.30 | 90.14 | 97.01 | 70.18 | 68.52 | 18.33 | 18.17 | 0.07 | 0.06 | |
| Ohio | 1.03 | 3.17 | 47.55 | 67.42 | 13.08 | 15.14 | 35.25 | 22.73 | 97.00 | 00.61 | 50.52 | 30.41 | 0.41 | 0.22 | 0.03 | 0.02 | 0.02 | 0.01 | |
| Oregon | 0.34 | 0.34 | 0.43 | 0.57 | 6.83 | 2.03 | 10.20 | 16.14 | 17.40 | 10.84 | 00.23 | 00.00 | 82.20 | 80.02 | 5.30 | 5.52 | 0.38 | 0.43 | |
| Pennsylvania | 10.70 | 27.24 | 88.00 | 72.57 | 0.05 | 0.10 | 0.07 | 0.05 | 80.11 | 72.72 | 0.22 | 0.10 | 0.10 | 0.04 | 0.04 | 0.03 | | | |
| Rhode Island | 14.16 | 24.36 | 72.89 | 70.82 | 0.64 | 4.23 | 2.05 | 0.43 | 85.38 | 75.00 | 12.95 | 5.32 | 0.46 | 0.04 | 0.07 | 0.00 | | | |
| South Carolina | 0.10 | 0.15 | 0.20 | 1.27 | 44.87 | 47.80 | 2.05 | 5.08 | 47.81 | 54.84 | 99.01 | 98.58 | 52.00 | 45.01 | 0.14 | 0.18 | 0.03 | 0.02 | |
| South Dakota | 0.10 | 0.20 | 0.58 | 1.00 | 2.04 | 4.07 | 0.32 | 0.52 | 10.03 | 10.54 | 99.32 | 97.81 | 89.87 | 88.20 | 0.81 | 7.82 | 0.69 | 1.00 | |
| Tennessee | 0.28 | 0.36 | 99.43 | 99.17 | 0.03 | 0.11 | 0.13 | 0.10 | 98.50 | 99.44 | 0.20 | 0.47 | 0.18 | 0.20 | 0.01 | 0.01 | | | |
| Texas | 3.51 | 3.34 | 1.41 | 4.05 | 0.79 | 1.88 | 12.85 | 10.44 | 15.05 | 21.87 | 95.08 | 92.01 | 81.44 | 74.70 | 17.82 | 18.46 | 0.07 | 0.04 | |
| Utah | 0.20 | 0.38 | 8.70 | 0.34 | 5.50 | 14.31 | 3.83 | 11.21 | 17.53 | 31.86 | 01.01 | 08.28 | 82.18 | 07.70 | 60.02 | 30.12 | 20.50 | 14.12 | |
| Vermont | 0.42 | 4.15 | 00.50 | 05.83 | 0.01 | 0.00 | 0.01 | 0.01 | 00.58 | 05.84 | 0.02 | 0.02 | 0.00 | 0.01 | | | | | |
| Virginia | 0.23 | 1.53 | 99.04 | 07.04 | 0.00 | 0.80 | 0.30 | 0.82 | 00.40 | 08.25 | 0.73 | 1.43 | 0.31 | 0.22 | 0.02 | 0.01 | | | |
| Washington | 0.14 | 13.45 | 1.44 | 8.20 | 25.82 | 12.30 | 2.81 | 0.02 | 80.20 | 22.07 | 08.42 | 83.20 | 69.57 | 68.88 | 41.07 | 29.93 | 16.42 | 9.00 | |
| West Virginia | 0.00 | 0.82 | 07.87 | 06.82 | 0.25 | 1.00 | 1.00 | 1.02 | 90.24 | 98.01 | 1.74 | 2.30 | 0.97 | 0.24 | 0.02 | 0.00 | 0.01 | 0.00 | |
| Wisconsin | 2.27 | 4.04 | 13.00 | 20.79 | 38.21 | 38.97 | 32.48 | 21.84 | 85.18 | 00.40 | 88.77 | 06.17 | 12.55 | 5.60 | 0.01 | 0.00 | | | |
| Wyoming | 0.10 | 0.42 | 32.35 | 40.20 | 0.05 | 1.22 | 12.80 | 12.88 | 46.80 | 54.05 | 07.40 | 50.20 | 59.51 | 44.03 | 41.70 | 29.89 | 11.43 | 6.00 | |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | | | | | | | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|
| North Atlantic | 10.03 | 21.01 | 87.26 | 77.27 | 0.05 | 0.57 | 0.50 | 0.20 | 80.00 | 78.17 | 2.71 | 1.12 | 0.07 | 0.22 | 0.28 | 0.04 | 0.02 | 0.00 |
| South Atlantic | 0.04 | 2.02 | 33.31 | 49.74 | 10.27 | 0.82 | 0.47 | 25.40 | 82.08 | 84.98 | 00.05 | 47.34 | 17.80 | 12.10 | 5.94 | 8.80 | 8.17 | 1.56 |
| North Central | 1.07 | 1.70 | 13.30 | 22.02 | 18.00 | 22.86 | 33.11 | 30.07 | 06.00 | 70.42 | 85.68 | 76.28 | 32.93 | 21.88 | 2.10 | 1.10 | 0.05 | 0.04 |
| South Central | 1.22 | 1.07 | 25.27 | 26.74 | 0.80 | 2.60 | 21.60 | 26.91 | 47.64 | 56.28 | 78.51 | 71.50 | 51.14 | 42.05 | 10.34 | 8.85 | 8.81 | 1.28 |
| Western | 0.40 | 8.07 | | | | | | | | | | | | | | | | |

REAL ESTATE MORTGAGES.

TABLE 76.—PERCENTAGE OF NUMBER AND OF AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF INTEREST, BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | MORTGAGES BEARING INTEREST AT RATES OF— | | | | | | | | | | | | | | | | | |
|-------------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------------------|-------------|------------------|-------------|------------------|-------------|-------------------|-------------|-------------------|-------------|
| | Under 6 per cent. | | 6 per cent. | | 7 per cent. | | 8 per cent. | | 6 to 8 per cent., inclusive. | | Over 6 per cent. | | Over 8 per cent. | | Over 10 per cent. | | Over 12 per cent. | |
| | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. | For number. | For amount. |
| United States.. | 6.91 | 23.88 | 46.89 | 48.70 | 9.15 | 7.59 | 10.73 | 11.08 | 75.80 | 68.58 | 46.70 | 27.92 | 17.20 | 8.04 | 3.95 | 1.07 | 1.11 | 0.54 |
| Alabama..... | 0.14 | 0.18 | 2.80 | 5.19 | 0.17 | 1.04 | 0.62 | 0.70 | 04.05 | 07.57 | 07.00 | 04.03 | 5.21 | 2.25 | 1.75 | 2.85 | 1.04 | |
| Arizona..... | 1.15 | 1.00 | 0.36 | 1.49 | 0.58 | 0.03 | 3.95 | 4.50 | 4.80 | 7.01 | 08.49 | 07.51 | 03.06 | 01.00 | 36.70 | 80.04 | 74.86 | 00.70 |
| Arkansas..... | 0.23 | 0.30 | 7.80 | 0.50 | 0.07 | 2.02 | 7.80 | 17.87 | 16.31 | 20.04 | 01.07 | 00.11 | 33.40 | 70.06 | 0.10 | 0.22 | 0.01 | 0.01 |
| California..... | 0.51 | 1.55 | 7.89 | 18.80 | 13.49 | 21.24 | 15.34 | 14.91 | 37.41 | 50.77 | 01.60 | 79.65 | 62.08 | 41.08 | 33.79 | 18.47 | 11.90 | 0.14 |
| Colorado..... | 0.55 | 1.78 | 2.24 | 8.74 | 5.54 | 0.93 | 30.45 | 37.13 | 38.33 | 50.41 | 07.21 | 89.53 | 61.12 | 41.86 | 27.75 | 14.23 | 15.60 | 0.43 |
| Connecticut..... | 18.63 | 32.50 | 80.08 | 67.12 | 0.92 | 0.33 | 0.04 | 0.02 | 81.36 | 07.49 | 0.39 | 0.37 | 0.01 | 0.01 | ..... | ..... | ..... | ..... |
| Delaware..... | 11.62 | 24.88 | 88.38 | 75.12 | ..... | ..... | ..... | ..... | 88.38 | 75.12 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Dist. of Columbia..... | 3.88 | 12.26 | 70.43 | 78.12 | 7.15 | 5.00 | 5.88 | 2.60 | 93.54 | 86.90 | 10.74 | 9.02 | 2.63 | 0.84 | 0.01 | 0.00 | 14.37 | 7.95 |
| Florida..... | 1.31 | 1.61 | 1.92 | 4.88 | 1.30 | 8.62 | 32.34 | 35.00 | 35.60 | 45.41 | 06.77 | 03.51 | 63.00 | 52.08 | 29.70 | 17.90 | ..... | ..... |
| Georgia..... | 0.15 | 1.11 | 0.86 | 5.59 | 11.06 | 17.61 | 70.21 | 62.53 | 83.20 | 88.70 | 08.90 | 03.30 | 10.50 | 12.19 | 14.56 | 10.10 | 0.91 | 0.11 |
| Idaho..... | 0.34 | 0.36 | 0.77 | 2.27 | 0.17 | 0.30 | 0.00 | 1.88 | 1.84 | 4.54 | 08.80 | 07.37 | 07.82 | 05.10 | 87.07 | 80.60 | 47.82 | 87.27 |
| Illinois..... | 1.02 | 6.72 | 30.03 | 46.00 | 25.70 | 23.84 | 40.70 | 21.87 | 97.02 | 93.17 | 67.45 | 46.98 | 0.10 | 0.11 | 0.01 | 0.01 | ..... | ..... |
| Indiana..... | 0.72 | 1.47 | 40.01 | 48.21 | 0.47 | 14.17 | 47.55 | 33.03 | 99.12 | 98.38 | 58.37 | 50.32 | 0.10 | 0.15 | 0.02 | 0.00 | 0.01 | 0.00 |
| Iowa..... | 0.35 | 0.63 | 3.07 | 10.80 | 10.43 | 16.05 | 42.08 | 46.87 | 58.08 | 75.04 | 05.08 | 88.54 | 41.57 | 23.70 | 0.05 | 0.04 | ..... | ..... |
| Kansas..... | 0.11 | 0.20 | 1.63 | 3.14 | 5.07 | 7.89 | 24.03 | 30.42 | 30.71 | 41.74 | 98.36 | 90.60 | 09.18 | 58.06 | 18.94 | 12.20 | 0.13 | 0.07 |
| Kentucky..... | 0.40 | 1.10 | 87.07 | 89.57 | 1.04 | 2.83 | 0.11 | 5.00 | 98.14 | 08.94 | 12.44 | 0.33 | 1.37 | 0.56 | 0.02 | 0.00 | 0.01 | 0.00 |
| Louisiana..... | 0.42 | 0.04 | 7.08 | 23.05 | 4.24 | 11.27 | 87.24 | 03.80 | 99.25 | 90.13 | 91.00 | 75.44 | 0.33 | 0.23 | 0.20 | 0.15 | ..... | ..... |
| Maine..... | 2.75 | 6.54 | 80.18 | 82.25 | 6.91 | 5.19 | 5.11 | 3.25 | 93.18 | 91.71 | 17.07 | 12.21 | 4.07 | 1.75 | 0.04 | 0.33 | 0.04 | 0.01 |
| Maryland..... | 8.40 | 14.10 | 66.35 | 85.74 | 0.03 | 0.04 | 0.05 | 0.04 | 96.43 | 85.82 | 0.25 | 0.10 | 0.17 | 0.08 | ..... | ..... | ..... | ..... |
| Massachusetts..... | 25.22 | 50.07 | 62.00 | 43.00 | 5.81 | 2.72 | 1.26 | 0.50 | 73.07 | 48.06 | 11.82 | 5.64 | 1.11 | 0.37 | 0.52 | 0.15 | 0.15 | 0.03 |
| Michigan..... | 0.92 | 1.50 | 5.51 | 15.02 | 16.40 | 55.00 | 27.43 | 19.52 | 82.02 | 91.70 | 03.57 | 82.58 | 16.40 | 6.71 | 0.02 | 0.01 | 0.01 | 0.00 |
| Minnesota..... | 0.28 | 1.77 | 5.46 | 14.08 | 12.14 | 22.51 | 62.84 | 51.22 | 80.20 | 80.21 | 04.26 | 81.14 | 19.40 | 9.02 | 0.19 | 0.11 | 0.02 | 0.01 |
| Mississippi..... | 0.19 | 0.31 | 0.10 | 10.43 | 0.82 | 0.95 | 11.79 | 10.68 | 18.82 | 28.18 | 93.62 | 89.20 | 80.90 | 71.51 | 0.31 | 4.33 | 5.80 | 3.05 |
| Missouri..... | 1.35 | 3.00 | 17.33 | 34.87 | 7.20 | 10.08 | 35.06 | 34.84 | 60.03 | 81.46 | 61.32 | 61.47 | 27.72 | 14.88 | 0.05 | 0.02 | 0.01 | 0.00 |
| Montana..... | 0.22 | 0.10 | 0.77 | 1.76 | 19.00 | 3.98 | 1.42 | 2.73 | 22.19 | 8.48 | 99.01 | 98.14 | 77.60 | 91.42 | 63.44 | 00.63 | 38.00 | 31.95 |
| Nebraska..... | 0.43 | 0.44 | 8.30 | 13.08 | 4.00 | 8.87 | 30.00 | 40.48 | 38.07 | 64.50 | 06.27 | 80.48 | 00.60 | 35.06 | 0.12 | 0.00 | 0.01 | 0.01 |
| Nevada..... | 0.45 | 0.80 | 0.01 | 1.43 | 0.34 | 0.15 | 2.01 | 5.81 | 3.02 | 7.54 | 08.04 | 07.77 | 90.63 | 01.06 | 83.23 | 08.02 | 46.62 | 30.40 |
| New Hampshire..... | 0.81 | 2.37 | 0.01 | 0.75 | 0.50 | 0.12 | 0.08 | 0.03 | 0.01 | 09.17 | 07.02 | 0.18 | 0.13 | 0.02 | 0.01 | ..... | ..... | ..... |
| New Jersey..... | 15.20 | 24.92 | 84.60 | 74.89 | 0.20 | 0.19 | 0.19 | 0.19 | 84.80 | 75.08 | 0.20 | 0.10 | 0.00 | 0.00 | ..... | ..... | ..... | ..... |
| New Mexico..... | 0.50 | 0.27 | 4.45 | 4.13 | 0.48 | 0.09 | 1.80 | 0.04 | 6.81 | 11.00 | 05.05 | 05.01 | 92.60 | 88.64 | 82.72 | 74.00 | 15.52 | 10.42 |
| New York..... | 23.04 | 46.00 | 70.80 | 53.80 | 0.06 | 0.11 | 0.01 | 0.00 | 70.90 | 53.01 | 0.07 | 0.11 | 0.00 | 0.00 | ..... | ..... | ..... | ..... |
| North Carolina..... | 0.18 | 0.33 | 5.45 | 0.00 | 0.36 | 1.72 | 04.00 | 68.20 | 90.82 | 99.57 | 94.42 | 00.07 | 0.05 | 0.10 | 0.01 | 0.01 | ..... | ..... |
| North Dakota..... | 0.23 | 0.28 | 1.00 | 4.42 | 10.32 | 0.50 | 7.88 | 12.59 | 20.20 | 23.03 | 07.78 | 95.80 | 79.57 | 70.00 | 20.74 | 21.60 | 0.03 | 0.02 |
| Ohio..... | 1.55 | 2.89 | 48.73 | 58.27 | 13.00 | 15.05 | 31.64 | 10.30 | 95.83 | 95.50 | 40.72 | 38.84 | 2.02 | 1.01 | 0.15 | 0.06 | 0.06 | 0.02 |
| Oregon..... | 0.28 | 0.19 | 0.24 | 0.51 | 0.27 | 0.58 | 5.20 | 0.71 | 5.72 | 10.76 | 00.48 | 99.80 | 94.00 | 80.05 | 8.83 | 2.24 | 0.09 | 0.04 |
| Pennsylvania..... | 11.43 | 29.70 | 88.30 | 70.12 | 0.04 | 0.00 | 0.07 | 0.04 | 88.47 | 70.20 | 0.31 | 0.18 | 0.10 | 0.04 | 0.04 | 0.02 | ..... | ..... |
| Rhode Island..... | 15.89 | 33.20 | 70.60 | 69.34 | 10.10 | 5.75 | 1.20 | 0.43 | 83.50 | 60.68 | 13.45 | 7.40 | 0.55 | 0.12 | 0.10 | 0.03 | 0.03 | 0.01 |
| South Carolina..... | 0.16 | 0.65 | 2.10 | 6.10 | 50.90 | 00.12 | 8.21 | 4.85 | 56.23 | 71.10 | 07.74 | 93.25 | 43.02 | 28.25 | 0.09 | 0.07 | 0.02 | 0.00 |
| South Dakota..... | 0.14 | 0.30 | 1.19 | 2.70 | 3.00 | 5.18 | 14.37 | 21.90 | 18.00 | 20.33 | 08.07 | 00.01 | 81.20 | 69.78 | 10.52' | 14.71 | 2.91 | 2.54 |
| Tennessee..... | 0.10 | 0.45 | 99.78 | 09.40 | 0.01 | 0.01 | 0.00 | 0.02 | 00.82 | 00.43 | 0.12 | 0.15 | 0.08 | 0.12 | ..... | ..... | ..... | ..... |
| Texas..... | 0.12 | 0.35 | 0.86 | 2.74 | 0.49 | 1.74 | 11.82 | 16.40 | 13.17 | 20.95 | 00.02 | 90.91 | 86.71 | 78.70 | 20.70 | 24.57 | 1.43 | 0.02 |
| Utah..... | 0.21 | 0.26 | 0.82 | 2.23 | 0.33 | 1.87 | 5.00 | 17.40 | 0.82 | 21.51 | 08.97 | 07.51 | 02.07 | 78.23 | 57.45 | 28.58 | 20.78 | 0.03 |
| Vermont..... | 0.32 | 1.46 | 0.07 | 98.60 | 0.01 | 0.04 | 0.00 | 0.00 | 00.08 | 08.54 | 0.01 | 0.04 | 0.00 | 0.00 | ..... | ..... | ..... | ..... |
| Virginia..... | 0.12 | 0.70 | 01.65 | 94.17 | 0.04 | 0.86 | 5.12 | 4.14 | 99.81 | 99.17 | 5.23 | 5.04 | 0.07 | 0.04 | 0.01 | 0.00 | ..... | ..... |
| Washington..... | 0.09 | 0.12 | 1.30 | 4.30 | 5.26 | 7.50 | 12.00 | 13.53 | 19.60 | 26.05 | 08.61 | 95.58 | 80.81 | 73.23 | 37.77 | 21.07 | 15.17 | 6.20 |
| West Virginia..... | 0.08 | 0.06 | 03.21 | 01.84 | 0.08 | 1.04 | 4.85 | 5.41 | 98.99 | 85.90 | 35.00 | 20.90 | 0.81 | 5.00 | 3.45 | 1.90 | 1.65 | 0.07 |
| Wisconsin..... | 1.40 | 8.41 | 18.29 | 26.78 | 47.80 | 37.56 | 23.46 | 10.70 | 89.73 | 92.07 | 80.31 | 59.81 | 8.87 | 4.62 | 0.01 | 0.01 | 0.04 | 0.47 |
| Wyoming..... | 0.27 | 1.57 | 8.52 | 4.81 | 0.44 | 2.18 | 2.07 | 0.20 | 11.00 | 10.30 | 01.21 | 03.02 | 88.07 | 82.13 | 00.94 | 56.22 | 22.57 | 14.10 |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | | | | | | | | | | | | | |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|
| North Atlantic..... | 16.58 | 89.50 | 81.84 | 59.40 | 1.04 | 0.53 | 0.31 | 0.10 | 83.15 | 60.35 | 2.08 | 0.95 | 0.27 | 0.06 | 0.10 | 0.02 | 0.02 | 0.00 |
| South Atlantic..... | 2.10 | 8.41 | 61.94 | 04.00 | 0.80 | 6.79 | 20.43 | 14.16 | 88.59 | 85.90 | 35.00 | 20.90 | 0.81 | 5.00 | 3.45 | 1.90 | 1.65 | 0.07 |
| North Central..... | 1.04 | 3.24 | 21.27 | 24.20 | 17.55 | 20.20 | 30.20 | 20.99 | 75.94 | 85.19 | 77.69 | 62.47 | 23.02 | 11.63 | 2.45 | 1.08 | 0.07 | 0.03 |
| South Central..... | 0.25 | 0.50 | 40.98 | 45.70 | 1.16 | 8.24 | 22.08 | 25.16 | 04.18 | 74.15 | 58.82 | 53.71 | 35.57 | 25.20 | 8.20 | 0.02 | 0.04 | 0.47 |
| Western..... | 0.44 | 1.30 | 4.38 | 12.45 | 8.50 | 14.25 | 16.92 | 19.75 | 30.19 | 47.05 | 05.18 | 80.25 | 09.87 | 51.05 | 35.41 | 15.84 | 7.99 | |

TABLE 77.—PERCENTAGE OF NUMBER AND OF AMOUNT OF MORTGAGES ON LOTS MADE, 1880 TO 1889, BEARING SPECIFIED RATES OF INTEREST, BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER.

| STATES, COUNTIES, AND CITIES. | MORTGAGES BEARING INTEREST AT RATES OF— | | | | | | | | | | | | | | | | | |
|--|---|----------|-------------|----------|-------------|----------|-------------|----------|------------------------------|----------|------------------|----------|------------------|----------|-------------------|----------|-------------------|----------|
| | Under 6 per cent. | | 6 per cent. | | 7 per cent. | | 8 per cent. | | 6 to 8 per cent., inclusive. | | Over 6 per cent. | | Over 8 per cent. | | Over 10 per cent. | | Over 12 per cent. | |
| | For number. | For amt. | For number. | For amt. | For number. | For amt. | For number. | For amt. | For number. | For amt. | For number. | For amt. | For number. | For amt. | For number. | For amt. | For number. | For amt. |
| The 27 counties..... | 13.62 | 32.58 | 51.85 | 49.22 | 12.23 | 7.50 | 18.12 | 8.83 | 82.51 | 65.01 | 34.53 | 18.20 | 3.87 | 1.51 | 0.44 | 0.14 | 0.10 | 0.03 |
| California: | | | | | | | | | | | | | | | | | | |
| San Francisco (San Francisco) | 0.67 | 2.14 | 31.34 | 41.02 | 42.18 | 37.38 | 13.01 | 10.20 | 87.87 | 91.58 | 67.00 | 56.84 | 11.40 | 6.28 | 4.40 | 1.36 | 1.43 | 0.52 |
| Colorado: | | | | | | | | | | | | | | | | | | |
| Arapahoes (Denver) | 0.33 | 0.95 | 3.21 | 10.90 | 6.73 | 12.22 | 45.72 | 45.21 | 55.81 | 60.21 | 66.46 | 88.06 | 43.80 | 20.84 | 0.68 | 4.85 | 2.07 | 0.61 |
| District of Columbia (Washington) | 3.83 | 12.26 | 79.43 | 78.12 | 7.15 | 5.00 | 5.88 | 2.69 | 93.54 | 86.90 | 16.74 | 9.02 | 2.63 | 0.84 | 0.01 | 0.00 | ..... | ..... |
| Illinois: | | | | | | | | | | | | | | | | | | |
| Cook (Chicago) | 2.32 | 8.16 | 44.14 | 54.08 | 32.58 | 23.76 | 20.80 | 13.01 | 97.02 | 91.79 | 53.54 | 37.70 | 0.06 | 0.05 | ..... | ..... | ..... | ..... |
| Indiana: | | | | | | | | | | | | | | | | | | |
| Marion (Indianapolis) | 0.73 | 3.16 | 66.52 | 64.96 | 14.05 | 17.18 | 16.77 | 10.68 | 99.15 | 96.66 | 32.76 | 31.88 | 0.12 | 0.18 | ..... | ..... | ..... | ..... |
| Kentucky: | | | | | | | | | | | | | | | | | | |
| Jefferson (Louisville) | 0.65 | 1.74 | 90.71 | 95.49 | 2.15 | 2.16 | 0.42 | 0.52 | 99.28 | 98.17 | 2.04 | 2.77 | 0.07 | 0.09 | ..... | ..... | ..... | ..... |
| Louisiana: | | | | | | | | | | | | | | | | | | |
| Orleans (New Orleans) | 0.16 | 0.62 | 11.97 | 28.03 | 6.94 | 13.32 | 80.82 | 57.84 | 99.80 | 99.30 | 87.87 | 71.35 | 0.04 | 0.02 | ..... | ..... | ..... | ..... |
| Maryland: | | | | | | | | | | | | | | | | | | |
| Baltimore city..... | 3.97 | 17.17 | 96.00 | 82.79 | 0.01 | 0.01 | 0.02 | 0.03 | 90.03 | 82.83 | 0.03 | 0.04 | ..... | ..... | ..... | ..... | ..... | ..... |
| Massachusetts: | | | | | | | | | | | | | | | | | | |
| Suffolk (Boston) | 42.53 | 69.05 | 40.73 | 27.97 | 4.40 | 1.75 | 1.30 | 0.40 | 50.13 | 30.55 | 7.74 | 2.98 | 1.34 | 0.40 | 0.07 | 0.17 | 0.14 | 0.02 |
| Michigan: | | | | | | | | | | | | | | | | | | |
| Wayne (Detroit) | 1.48 | 2.80 | 9.53 | 27.29 | 72.90 | 61.68 | 13.26 | 6.53 | 95.00 | 96.50 | 88.00 | 70.32 | 2.80 | 1.02 | ..... | ..... | ..... | ..... |
| Minnesota: | | | | | | | | | | | | | | | | | | |
| Hennepin (Minneapolis) | 0.27 | 1.07 | 4.50 | 12.86 | 15.00 | 25.41 | 72.58 | 53.42 | 93.98 | 94.08 | 95.23 | 85.17 | 6.35 | 9.05 | 0.02 | 0.01 | ..... | ..... |
| Ramsey (St. Paul) | 0.10 | 1.81 | 8.21 | 10.30 | 11.69 | 24.10 | 74.30 | 51.17 | 94.35 | 95.12 | 91.00 | 78.89 | 5.40 | 3.07 | 0.36 | 0.21 | ..... | ..... |
| Missouri: | | | | | | | | | | | | | | | | | | |
| Jackson (Kansas city) | 0.28 | 0.80 | 5.87 | 17.00 | 8.15 | 12.24 | 68.05 | 60.18 | 82.80 | 80.05 | 93.85 | 82.20 | 17.93 | 0.25 | 0.02 | 0.01 | 0.01 | 0.00 |
| St. Louis city..... | 5.55 | 8.55 | 67.49 | 60.62 | 14.47 | 12.09 | 8.80 | 7.23 | 92.23 | 90.20 | 26.90 | 21.83 | 2.22 | 1.16 | 0.02 | 0.01 | 0.01 | 0.00 |
| Nebraska: | | | | | | | | | | | | | | | | | | |
| Douglas (Omaha) | 0.11 | 0.38 | 6.38 | 19.51 | 7.87 | 10.00 | 59.07 | 52.96 | 74.38 | 85.81 | 93.51 | 80.11 | 25.51 | 13.81 | 0.02 | 0.01 | 0.00 | 0.01 |
| New Jersey: | | | | | | | | | | | | | | | | | | |
| Essex (Newark) | 30.40 | 40.20 | 69.12 | 59.43 | 0.40 | 0.37 | ..... | ..... | 60.01 | 50.80 | 0.40 | 0.37 | ..... | ..... | ..... | ..... | ..... | ..... |
| Hudson (Jersey city) | 15.53 | 25.47 | 84.82 | 74.38 | 0.15 | 0.15 | ..... | ..... | 84.47 | 74.53 | 0.15 | 0.15 | ..... | ..... | ..... | ..... | ..... | ..... |
| New York: | | | | | | | | | | | | | | | | | | |
| Erie (Buffalo) | 8.45 | 23.31 | 91.53 | 70.07 | ..... | ..... | 0.02 | 0.02 | 91.55 | 76.00 | 0.02 | 0.02 | ..... | ..... | ..... | ..... | ..... | ..... |
| Kings (Brooklyn) | 44.83 | 53.95 | 65.07 | 45.81 | 0.10 | 0.24 | ..... | ..... | 55.17 | 46.05 | 0.10 | 0.24 | ..... | ..... | ..... | ..... | ..... | ..... |
| Monroe (Rochester) | 7.10 | 23.50 | 92.82 | 70.05 | 0.01 | 0.43 | 0.01 | 0.02 | 92.84 | 70.50 | 0.02 | 0.45 | ..... | ..... | ..... | ..... | ..... | ..... |
| New York (New York) | 44.59 | 53.08 | 55.98 | 46.85 | 0.03 | 0.07 | ..... | ..... | 55.41 | 46.02 | 0.03 | 0.07 | ..... | ..... | ..... | ..... | ..... | ..... |
| Ohio: | | | | | | | | | | | | | | | | | | |
| Cuyahoga (Cleveland) | 1.58 | 3.12 | 57.23 | 63.48 | 30.50 | 20.45 | 10.86 | 6.43 | 98.40 | 90.85 | 41.10 | 33.40 | 0.02 | 0.03 | 0.01 | 0.00 | 0.01 | 0.00 |
| Hamilton (Cincinnati) | 2.01 | 3.01 | 88.41 | 87.57 | 8.04 | 4.80 | 4.38 | 3.07 | 97.06 | 90.07 | 8.08 | 8.32 | 0.03 | 0.02 | ..... | ..... | ..... | ..... |
| Pennsylvania: | | | | | | | | | | | | | | | | | | |
| Allegheny (Allegheny and Pitts-burg) | 1.07 | 10.58 | 97.95 | 89.38 | 0.07 | 0.08 | 0.01 | 0.01 | 98.03 | 89.42 | 0.08 | 0.00 | ..... | ..... | ..... | ..... | ..... | ..... |
| Philadelphia (Philadelphia) | 34.85 | 50.80 | 65.03 | 49.10 | 0.01 | 0.01 | ..... | ..... | 65.05 | 40.20 | 0.02 | 0.01 | ..... | ..... | ..... | ..... | ..... | ..... |
| Rhode Island: | | | | | | | | | | | | | | | | | | |
| Providence (Providence) | 12.30 | 20.72 | 73.00 | 62.84 | 11.61 | 6.04 | 1.20 | 0.44 | 80.90 | 70.16 | 14.55 | 7.04 | 0.05 | 0.12 | 0.10 | 0.03 | 0.08 | 0.01 |
| Wisconsin: | | | | | | | | | | | | | | | | | | |
| Milwaukee (Milwaukee) | 2.23 | 6.20 | 38.41 | 61.33 | 52.58 | 27.27 | 8.00 | 2.16 | 90.54 | 92.47 | 69.80 | 82.47 | 1.23 | 1.83 | ..... | ..... | ..... | ..... |

AVERAGE RATE OF INTEREST ON THE MORTGAGE DEBT IN FORCE.

The principal portion of the mortgage debt in force at the present time was incurred during a period of time preceding January 1, 1890, equal to the average life of mortgages. In the 102 counties in which special investigations were made it was found that 82.99 per cent of the mortgage debt incurred in 1889 is still existing; in 1888, 64.66 per cent; in 1887, 54.42 per cent; in 1886, 43.67 per cent; in 1885, 31.78 per cent; total for the 5 years, 58.20 per cent. This somewhat more than covers the period representing the average life of mortgages in the United States.

Under the process of establishing the amount of mortgage debt in force in this investigation the identity of each mortgage as being in force or not is lost and with it the rate of interest to which it is subject. Therefore, in consideration of the fact above mentioned that the principal portion of the mortgage debt in force was incurred during a period of time equal to the average life of mortgages ending December 31, 1889, the average rate of interest on the mortgages made during the life period has been accepted as the average rate borne by mortgages in force.

There are mortgages in force that were made previous to the life period ending December 31, 1889, and, since the rate of interest on mortgages has fallen, it may be assumed that these older mortgages in force, which are not included within the life period, have an average rate of interest that is slightly higher than the average rate of interest on mortgages made within the life period. On this account it should not be too readily concluded that the average rate of interest on the mortgages made within the life period ending December 31, 1889, is lower than the true average rate of interest on the identical mortgages in force, for the reason that the mortgages that were made during the life period and are now fully paid were the smaller mortgages and therefore bore the higher rates of interest. Consequently, these fully paid mortgages contribute to a higher rate of interest than is borne by the surviving mortgages of the life period, and this contribution more or less offsets the loss of the higher rates of interest borne by the mortgages in force made previous to the life period.

It has been ascertained by analysis of the records in the 102 counties in which special investigations were made that the smaller mortgages have a shorter life than the larger mortgages; and it has also been ascertained in these counties that, as a matter of fact, these smaller mortgages bear the larger rates of interest. This latter fact is also established by the classification of mortgages according to rates of interest. Therefore it is believed that the average rates of interest that have been computed for the existing mortgage debt are very close to the true average rates.

In Table 78 it appears that the average rate of interest on the mortgages in force in the United States is 6.60 per cent; on mortgages in force against acres, 7.36 per cent; on mortgages in force against lots, 6.16 per cent. The rate for mortgages on acres is absolutely 1.20 higher than the rate for mortgages on lots.

In a comparison of geographical divisions, the lowest rate for all mortgages, 5.55 per cent, is found in the North Atlantic division; the highest, 8.89 per cent, in the Western. The South Atlantic division has the rate of 6.66 per cent, the South Central of 8.08 per cent, or absolutely 1.42 greater than the South Atlantic rate, while the North Central rate is 7.43 per cent, which is absolutely 1.88 greater than the rate for the North Atlantic division.

COMPARISON OF ACRE MORTGAGES WITH LOT MORTGAGES.—The geographical divisions have substantially the same relative standing, as above mentioned, in regard to rates for mortgages on acres and for those on lots. The rate for mortgages on acres exceeds the rate for mortgages on lots more in the south than in other parts of the Union. The excess in the South Atlantic division is 0.66 of 1; in the South Central, 1.04; in the North Central, 0.45 of 1; in the North Atlantic, 0.25 of 1; and in the Western, 0.09 of 1.

There are some states and territories whose acre mortgages have a lower average rate of interest than their lot mortgages, namely, Arizona, District of Columbia, Georgia, Idaho, Iowa, Kansas, Montana, Nevada, New Mexico, North Carolina, North Dakota, Oregon, Tennessee, Texas, Vermont, Virginia, Washington, West Virginia, and Wyoming. One reason why mortgages on lots in these states and territories should have a higher rate of interest than the mortgages on acres is the fact that many of the mortgages are on lots which are unimproved and were bought and mortgaged for speculative purposes; hence the greater risk. Another reason is that in 12 of these 19 states and territories the average mortgage on acres is larger than the average mortgage on lots.

COMPARISON OF DEBT IN FORCE WITH INCURRED DEBT.—Upon comparing Table 78, showing the average rate of interest on the mortgages in force, with Tables 69, 70, and 71, showing the average rates of interest on the mortgages made during each of the 10 years 1880-1889, it will be noticed that the average rates on the mortgages in force in the United States are less than the average rates on the mortgages made during the decade. The explanation is that the states that have the longer lives of mortgages also have the lower rates of interest on mortgages, and the amount of mortgage debt in these states is so great that it has the effect of making a lower average rate of interest on mortgages in force than the average rate for any year of the incurred mortgage debt.

**AVERAGE RATE OF INTEREST ON THE REAL ESTATE MORTGAGE DEBT
IN FORCE JANUARY 1, 1890, BY STATES AND TERRITORIES.**

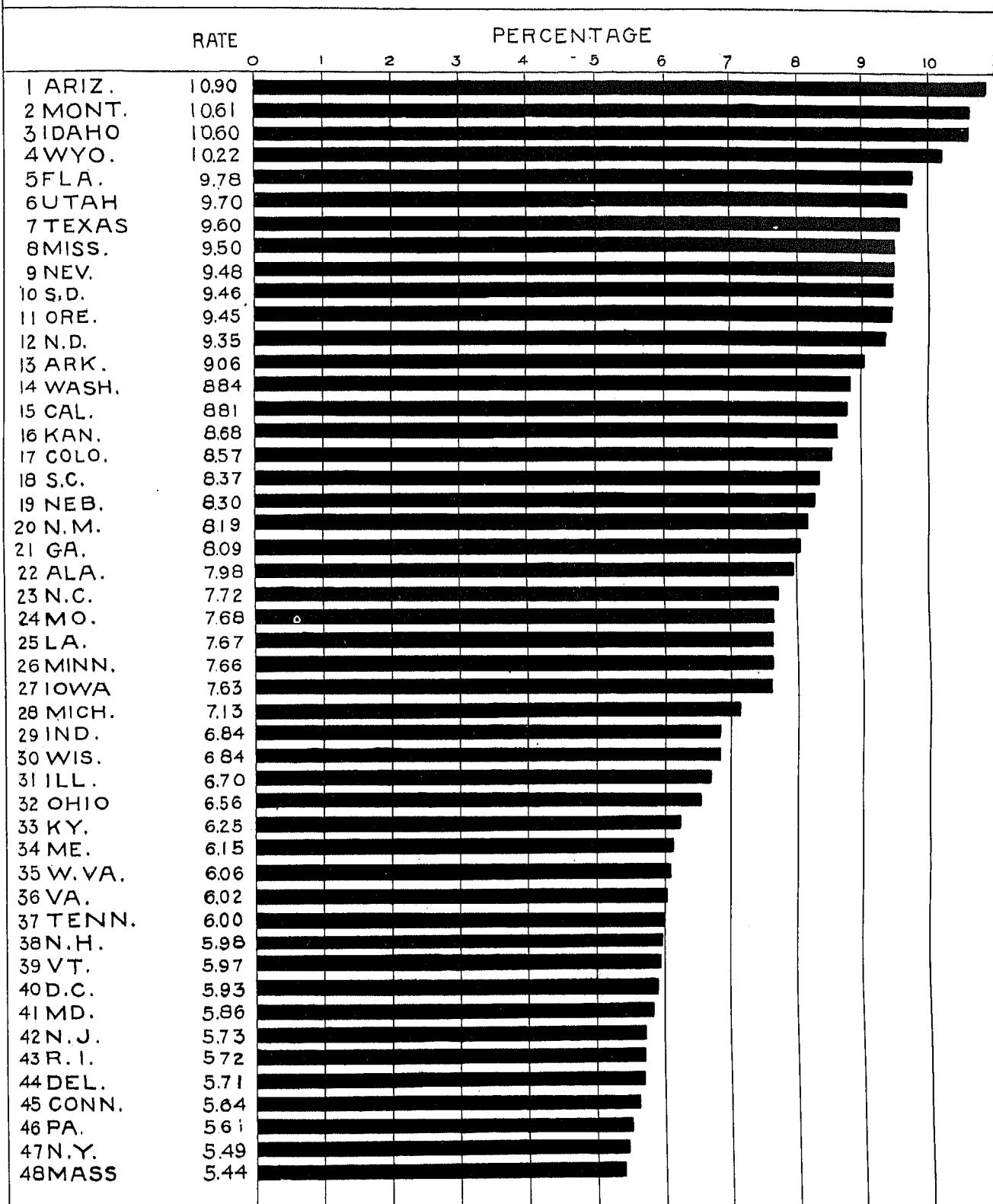


Table 78 is duplicated in form by Table 79 for the 102 counties in which special investigations were conducted. In these counties the identity of the mortgages in force has been preserved, so that the rates in these counties are averages of all mortgages positively known to be in force, whether made within the life period of mortgages, ending December 31, 1889, or previous thereto. The average rate of interest on mortgages in these counties is 6.88 per cent; on mortgages on acres, 7.04 per cent; on mortgages on lots, 6.00 per cent.

TABLE 78.—PERCENTAGES SHOWING THE AVERAGE ANNUAL RATES OF INTEREST ON THE REAL ESTATE MORTGAGE DEBT IN FORCE JANUARY 1, 1890, BY STATES AND TERRITORIES.

| STATES AND TERRITORIES. | Total. | On acres. | On lots. | STATES AND TERRITORIES. | Total. | On acres. | On lots. |
|---------------------------|--------|-----------|----------|-------------------------|--------|-----------|----------|
| The United States..... | 6.88 | 7.04 | 6.00 | New Jersey..... | 5.73 | 5.70 | 5.71 |
| Alabama..... | 7.08 | 8.02 | 7.87 | New Mexico..... | 8.19 | 7.80 | 11.05 |
| Arizona..... | 10.00 | 9.35 | 14.08 | New York..... | 5.49 | 5.78 | 5.45 |
| Arkansas..... | 9.06 | 9.12 | 8.97 | North Carolina..... | 7.73 | 7.72 | 7.73 |
| California..... | 8.81 | 8.89 | 8.72 | North Dakota..... | 0.35 | 0.34 | 0.30 |
| Colorado..... | 8.57 | 8.01 | 8.30 | Ohio..... | 6.60 | 6.61 | 6.51 |
| Connecticut..... | 5.84 | 5.70 | 5.03 | Oregon..... | 9.45 | 9.30 | 9.50 |
| Delaware..... | 5.71 | 5.76 | 5.69 | Pennsylvania..... | 6.61 | 6.64 | 6.00 |
| District of Columbia..... | 5.93 | 5.75 | 5.94 | Rhode Island..... | 5.72 | 5.77 | 5.71 |
| Florida..... | 9.78 | 9.80 | 9.02 | South Carolina..... | 8.87 | 8.60 | 7.03 |
| Georgia..... | 8.09 | 8.08 | 8.14 | South Dakota..... | 0.40 | 0.53 | 0.18 |
| Idaho..... | 10.00 | 10.46 | 11.08 | Tennessee..... | 0.00 | 5.90 | 0.00 |
| Illinois..... | 6.70 | 6.95 | 6.52 | Texas..... | 0.60 | 0.57 | 0.73 |
| Indiana..... | 6.84 | 6.00 | 6.71 | Utah..... | 0.70 | 0.93 | 0.00 |
| Iowa..... | 7.03 | 7.54 | 7.89 | Vermont..... | 5.97 | 5.97 | 5.98 |
| Kansas..... | 8.08 | 8.00 | 8.00 | Virginia..... | 6.02 | 5.08 | 0.08 |
| Kentucky..... | 6.25 | 6.30 | 6.13 | Washington..... | 8.84 | 8.50 | 0.27 |
| Louisiana..... | 7.07 | 7.95 | 7.32 | West Virginia..... | 6.06 | 6.02 | 0.10 |
| Maine..... | 6.15 | 6.22 | 6.00 | Wisconsin..... | 6.84 | 6.86 | 0.70 |
| Maryland..... | 5.86 | 5.90 | 5.83 | Wyoming..... | 10.22 | 0.88 | 10.74 |
| Massachusetts..... | 5.44 | 5.04 | 5.41 | | | | |
| Michigan..... | 7.13 | 7.14 | 7.11 | | | | |
| Minnesota..... | 7.08 | 7.05 | 7.48 | | | | |
| Mississippi..... | 9.50 | 0.58 | 9.13 | | | | |
| Missouri..... | 7.68 | 8.15 | 7.25 | | | | |
| Montana..... | 10.61 | 9.05 | 11.53 | North Atlantic..... | 5.55 | 5.70 | 5.51 |
| Nebraska..... | 8.80 | 8.43 | 8.03 | South Atlantic..... | 0.00 | 7.02 | 0.00 |
| Nevada..... | 9.48 | 9.21 | 10.80 | North Central..... | 7.43 | 7.02 | 7.17 |
| New Hampshire..... | 5.08 | 5.08 | 5.08 | South Central..... | 8.08 | 8.44 | 7.40 |
| | | | | Western..... | 8.80 | 8.03 | 8.84 |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | |
|---------------------|------|------|------|
| North Atlantic..... | 5.55 | 5.70 | 5.51 |
| South Atlantic..... | 0.00 | 7.02 | 0.00 |
| North Central..... | 7.43 | 7.02 | 7.17 |
| South Central..... | 8.08 | 8.44 | 7.40 |
| Western..... | 8.80 | 8.03 | 8.84 |

TABLE 79.—PERCENTAGES SHOWING THE AVERAGE ANNUAL RATES OF INTEREST ON THE REAL ESTATE MORTGAGE DEBT IN FORCE JANUARY 1, 1890, AS DETERMINED BY PERSONAL INQUIRY, BY 102 SELECTED COUNTIES.

| STATES AND COUNTIES. | Total. | On acres. | On lots. | STATES AND COUNTIES. | Total. | On acres. | On lots. |
|-----------------------|--------|-----------|----------|-----------------------|--------|-----------|----------|
| The 102 counties..... | 6.88 | 7.04 | 6.00 | Kentucky: | | | |
| Alabama: | | | | Anderson..... | 0.23 | 0.20 | 0.10 |
| Greene..... | 10.83 | 10.00 | 8.00 | Clark..... | 0.87 | 0.93 | 0.71 |
| Jefferson..... | 6.78 | 6.23 | 7.81 | Daviess..... | 0.26 | 0.28 | 0.21 |
| Arkansas: | | | | McCracken..... | 0.17 | 0.30 | 0.12 |
| Lee..... | 0.44 | 0.42 | 0.01 | Louisiana: | | | |
| Pulaski..... | 8.44 | 8.10 | 8.53 | Caddo..... | 8.06 | 8.17 | 7.06 |
| St. Francis..... | 0.54 | 0.53 | 0.50 | East Baton Rouge..... | 7.05 | 7.83 | 7.41 |
| California: | | | | Maine: | | | |
| Santa Clara..... | 7.01 | 7.83 | 8.09 | York..... | 6.04 | 6.05 | 6.04 |
| Sonoma..... | 8.20 | 8.20 | 8.74 | Maryland: | | | |
| Yolo..... | 8.27 | 8.20 | 8.77 | Washington..... | 6.83 | 5.82 | 5.88 |
| Colorado: | | | | Massachusetts: | | | |
| El Paso..... | 8.27 | 7.85 | 8.55 | Franklin..... | 5.51 | 5.42 | 5.81 |
| Weld..... | 8.71 | 8.02 | 9.32 | Hampden..... | 5.61 | 5.88 | 5.58 |
| Georgia: | | | | Michigan: | | | |
| Bartow..... | 7.30 | 7.27 | 7.63 | Hillsdale..... | 6.93 | 6.88 | 7.25 |
| Houston..... | 9.37 | 9.18 | 12.48 | Ionia..... | 7.41 | 7.35 | 7.00 |
| Twiggs..... | 7.00 | 7.90 | 8.00 | Marquette..... | 0.91 | 0.46 | 7.35 |
| Illinois: | | | | Sanilac..... | 7.80 | 7.78 | 8.11 |
| Bureau..... | 7.24 | 7.21 | 7.61 | Minnesota: | | | |
| Iroquois..... | 6.68 | 0.65 | 7.16 | Chis..... | 8.80 | 8.77 | 9.43 |
| Jasper..... | 7.40 | 7.42 | 7.89 | Goodhue..... | 8.03 | 8.06 | 7.00 |
| Morgan..... | 7.10 | 7.09 | 7.36 | Polk..... | 8.05 | 8.02 | 0.16 |
| Indiana: | | | | Stearns..... | 7.01 | 7.86 | 8.05 |
| Crawford..... | 7.32 | 7.25 | 7.02 | Mississippi: | | | |
| Hendricks..... | 7.07 | 7.05 | 7.17 | Yazoo..... | 9.60 | 9.76 | 8.91 |
| Lagrange..... | 6.57 | 6.51 | 7.07 | Missouri: | | | |
| Iowa: | | | | Adair..... | 8.28 | 8.21 | 8.50 |
| Cass..... | 7.59 | 7.51 | 8.10 | Bollinger..... | 8.82 | 8.01 | 8.07 |
| Crawford..... | 7.46 | 7.42 | 8.21 | Cass..... | 7.93 | 7.81 | 9.04 |
| Delaware..... | 7.38 | 7.31 | 7.95 | Moree..... | 8.01 | 7.04 | 9.82 |
| Johnson..... | 7.40 | 7.84 | 7.84 | Montana: | | | |
| Kansas: | | | | Custer..... | 10.48 | 9.87 | 11.24 |
| Decatur..... | 9.28 | 9.19 | 10.23 | Lewis and Clark..... | 9.07 | 9.03 | 10.10 |
| Jefferson..... | 7.01 | 7.00 | 8.06 | | | | |
| Lincoln..... | 8.27 | 8.18 | 10.02 | | | | |
| Lyon..... | 7.91 | 7.78 | 8.30 | | | | |
| Pawnee..... | 8.46 | 8.22 | 9.10 | | | | |

TABLE 79.—PERCENTAGES SHOWING THE AVERAGE ANNUAL RATES OF INTEREST ON THE REAL ESTATE MORTGAGE DEBT IN FORCE JANUARY 1, 1890, AS DETERMINED BY PERSONAL INQUIRY, ETC.—Continued.

| STATES AND COUNTIES. | Total. | On acres. | On lots. | STATES AND COUNTIES. | Total. | On acres. | On lots. |
|----------------------|--------|-----------|----------|----------------------|--------|-----------|----------|
| Nebraska: | | | | Pennsylvania: | | | |
| Brown | 9.68 | 9.73 | 9.27 | Chester | 5.44 | 5.42 | 5.46 |
| Gage | 7.83 | 7.60 | 8.44 | Lackawanna | 5.94 | 5.92 | 5.96 |
| Hayes | 8.93 | 8.94 | 7.55 | Lebanon | 5.64 | 5.62 | 5.65 |
| Kimball | 6.44 | 6.30 | 8.86 | Washington | 5.91 | 5.89 | 5.92 |
| Thayer | 8.01 | 7.95 | 8.70 | | | | |
| Washington | 7.74 | 7.68 | 8.22 | South Carolina: | | | |
| New Jersey: | | | | Anderson | 8.04 | 8.14 | 7.65 |
| Burlington | 5.90 | 5.97 | 5.81 | Colleton | 7.48 | 7.47 | 7.61 |
| New York: | | | | Laurens | 8.15 | 8.29 | 7.41 |
| Albany | 5.88 | 5.71 | 5.90 | South Dakota: | | | |
| Allegany | 6.12 | 6.18 | 6.07 | Beadle | 8.01 | 8.70 | 8.24 |
| Dutchess | 5.80 | 5.77 | 5.83 | Hughes | 9.13 | 9.64 | 8.87 |
| Fulton | 6.12 | 6.21 | 6.05 | Yankton | 8.82 | 8.99 | 8.62 |
| Livingston | 6.05 | 6.03 | 6.15 | Tennessee: | | | |
| Richmond | 5.93 | 5.89 | 5.95 | McNairy | 6.16 | 6.18 | 6.00 |
| North Carolina: | | | | Maury | 6.02 | 6.03 | 6.00 |
| Forsyth | 7.96 | 7.98 | 7.06 | Texas: | | | |
| Halifax | 7.90 | 7.88 | 7.98 | Bell | 10.05 | 10.11 | 9.75 |
| North Dakota: | | | | Harrison | 10.21 | 10.03 | 10.58 |
| Burleigh | 9.18 | 9.23 | 9.12 | Tarrant | 9.81 | 9.78 | 9.84 |
| Dickey | 9.56 | 9.66 | 8.66 | Virginia: | | | |
| Grand Forks | 9.35 | 9.48 | 8.93 | Augusta | 0.00 | 0.00 | 0.00 |
| Ramsey | 8.80 | 8.76 | 9.07 | Louisa | 0.00 | 0.00 | 0.00 |
| Ohio: | | | | Washington: | | | |
| Athens | 6.25 | 6.20 | 6.95 | King | 6.04 | 5.72 | 7.07 |
| Madison | 7.08 | 7.07 | 7.15 | West Virginia: | | | |
| Montgomery | 7.04 | 6.82 | 7.13 | Kanawha | 0.11 | 0.03 | 0.27 |
| Union | 6.56 | 6.50 | 6.92 | Wisconsin: | | | |
| Oregon: | | | | Brown | 6.84 | 6.76 | 7.02 |
| Umatilla | 9.71 | 9.71 | 9.08 | Douglas | 7.64 | 7.70 | 7.61 |
| Union | 9.06 | 9.01 | 9.98 | St. Croix | 8.00 | 7.98 | 8.18 |
| | | | | Waukesha | 5.99 | 5.99 | 6.21 |

INTEREST CHARGE FOR ONE YEAR.

The average annual rates of interest on the mortgages in force having been established, the interest charge for 1 year on this debt is merely a matter of computation. On the \$6,019,679,985 of mortgage debt in force in the United States the interest charge for 1 year is \$397,442,792, of which \$162,652,944, or 40.02 per cent, is on acre tracts, and \$234,789,848, or 59.98 per cent, is on lots. By geographical divisions, the interest charge on all mortgages in force follows: North Atlantic division, \$165,058,872; South Atlantic, \$17,255,365; North Central, \$154,281,382; South Central, \$22,708,357; Western, \$38,188,816. New York has a larger annual interest charge than any other state, namely, \$88,347,933; Pennsylvania stands second with \$34,382,663, and Illinois third with \$25,767,047. If the estimate of the annual product of wealth at \$12,000,000,000 (not including increase of land value) is accepted, the interest charge for 1 year on real estate mortgages is 3.31 per cent of this product.

AVERAGE INTEREST CHARGE TO A MORTGAGE.—Owing to the fact that the same mortgagor often has more than 1 mortgage in force against him, it must not be inferred that the average amount of interest charge for 1 year to a mortgage in force fully represents the annual interest charge to each mortgagor. The average to a mortgagor is larger, how much it is impossible to say. To a mortgage in force in the United States the average interest charge for 1 year is \$83; to a mortgage on acres, \$71; to a mortgage on lots, \$95. By geographical divisions, the average interest charge for 1 year to a mortgage in force is as follows: North Atlantic division, \$102; South Atlantic, \$59; North Central, \$66; South Central, \$74; Western, \$158. Figures showing the interest charge and the average to a mortgage in force will be found in Table 80 for all states and territories.

Table 80 is duplicated in form by Table 81 for the 102 counties before mentioned. In these counties it was discovered that the average interest charge for 1 year to a mortgage in force is \$90; to a mortgage on acres, \$95; to a mortgage on lots, \$85.

INTEREST ON MORTGAGE DEBT.

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TABLE 80.—INTEREST CHARGE FOR 1 YEAR ON THE REAL ESTATE MORTGAGE DEBT IN FORCE JANUARY 1, 1890, BY STATES AND TERRITORIES.

| STATES AND TERRITORIES, | INTEREST CHARGE FOR 1 YEAR. | | | AVERAGE AMOUNT OF INTEREST CHARGE FOR 1 YEAR TO A MORTGAGE. | | | STATES AND TERRITORIES. | INTEREST CHARGE FOR 1 YEAR. | | | AVERAGE AMOUNT OF INTEREST CHARGE FOR 1 YEAR TO A MORTGAGE. | | |
|-------------------------|-----------------------------|---------------|---------------|---|-----------|----------|-------------------------|-----------------------------|-------------|--------------|---|-----------|----------|
| | Total. | On acres. | On lots. | Total. | On acres. | On lots. | | Total. | On acres. | On lots. | Total. | On acres. | On lots. |
| | | | | | | | | | | | | | |
| United States.. | \$397,442,702 | \$102,052,444 | \$234,780,848 | \$83 | \$71 | \$95 | New Jersey..... | \$13,322,785 | \$8,128,105 | \$10,194,630 | \$84 | \$124 | \$88 |
| Alabama..... | 8,114,045 | 2,300,743 | 807,902 | 87 | 84 | 97 | New Mexico..... | 544,455 | 455,474 | 88,981 | 357 | 803 | 93 |
| Arizona..... | 255,923 | 147,758 | 108,165 | 174 | 207 | 143 | New York..... | 88,347,933 | 12,680,595 | 75,758,338 | 152 | 80 | 179 |
| Arkansas..... | 1,302,260 | 825,402 | 476,708 | 52 | 46 | 65 | North Carolina..... | 1,058,288 | 1,122,291 | 535,097 | 35 | 31 | 48 |
| California..... | 21,225,080 | 10,747,891 | 10,477,891 | 188 | 238 | 155 | North Dakota..... | 2,409,457 | 2,003,002 | 345,495 | 62 | 61 | 69 |
| Colorado..... | 7,293,447 | 2,699,379 | 4,603,088 | 134 | 131 | 135 | Ohio..... | 17,049,834 | 8,804,510 | 8,185,315 | 63 | 74 | 54 |
| Connecticut..... | 4,508,780 | 751,074 | 8,757,706 | 78 | 61 | 82 | Oregon..... | 2,166,871 | 1,500,838 | 666,033 | 93 | 92 | 100 |
| Delaware..... | 921,336 | 925,423 | 595,913 | 96 | 118 | 87 | Pennsylvania..... | 34,382,063 | 6,872,053 | 27,510,610 | 66 | 40 | 73 |
| Dist. of Columbia..... | 3,083,774 | 128,011 | 2,055,763 | 120 | 401 | 125 | Rhode Island..... | 2,103,105 | 303,031 | 1,798,564 | 100 | 115 | 68 |
| Florida..... | 1,517,102 | 1,048,033 | 409,069 | 73 | 74 | 71 | South Carolina..... | 1,183,482 | 779,100 | 374,292 | 43 | 39 | 52 |
| Georgia..... | 2,215,774 | 1,387,757 | 848,017 | 46 | 39 | 62 | South Dakota..... | 3,416,825 | 2,797,700 | 610,116 | 57 | 56 | 61 |
| Idaho..... | 335,030 | 204,044 | 41,505 | 107 | 117 | 65 | Tennessee..... | 2,423,611 | 983,800 | 1,439,775 | 61 | 57 | 65 |
| Illinois..... | 25,707,047 | 11,487,593 | 14,270,454 | 87 | 89 | 85 | Texas..... | 8,012,775 | 7,100,071 | 1,822,704 | 96 | 99 | 87 |
| Indiana..... | 7,571,677 | 5,144,172 | 2,427,505 | 44 | 48 | 37 | Utah..... | 779,926 | 240,004 | 639,022 | 132 | 117 | 140 |
| Iowa..... | 15,230,082 | 11,260,060 | 3,970,013 | 60 | 66 | 49 | Vermont..... | 1,069,056 | 1,100,507 | 500,368 | 48 | 52 | 42 |
| Kansas..... | 21,115,907 | 15,025,920 | 0,089,981 | 71 | 74 | 64 | Virginia..... | 1,727,803 | 990,544 | 737,849 | 51 | 49 | 52 |
| Kentucky..... | 2,855,720 | 1,512,402 | 1,349,918 | 47 | 44 | 52 | Washington..... | 8,895,073 | 2,101,810 | 1,703,857 | 131 | 114 | 160 |
| Louisiana..... | 2,186,444 | 1,252,137 | 934,307 | 107 | 110 | 104 | West Virginia..... | 1,103,350 | 873,020 | 310,421 | 41 | 43 | 36 |
| Maine..... | 2,005,893 | 880,170 | 1,125,223 | 84 | 28 | 40 | Wisconsin..... | 8,320,887 | 5,593,320 | 2,798,561 | 51 | 50 | 52 |
| Maryland..... | 3,784,866 | 1,641,011 | 2,142,455 | 70 | 78 | 65 | Wyoming..... | 507,545 | 207,761 | 208,704 | 168 | 210 | 130 |
| Massachusetts..... | 17,680,930 | 2,393,080 | 15,193,250 | 90 | 72 | 105 | | | | | | | |
| Michigan..... | 10,727,335 | 8,830,788 | 8,890,547 | 48 | 47 | 40 | | | | | | | |
| Minnesota..... | 15,145,571 | 5,990,707 | 9,164,804 | 77 | 62 | 63 | | | | | | | |
| Mississippi..... | 1,812,872 | 1,510,506 | 200,366 | 59 | 58 | 65 | | | | | | | |
| Missouri..... | 16,474,070 | 8,290,008 | 8,184,008 | 80 | 80 | 92 | | | | | | | |
| Montana..... | 926,068 | 506,880 | 410,182 | 150 | 213 | 118 | | | | | | | |
| Nebraska..... | 11,084,084 | 7,620,737 | 8,404,347 | 71 | 71 | 71 | | | | | | | |
| Nevada..... | 208,170 | 160,156 | 90,023 | 100 | 182 | 119 | | | | | | | |
| New Hampshire.. | 1,184,802 | 503,946 | 570,956 | 45 | 39 | 54 | | | | | | | |

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

| | | | | | | |
|----------------------|-------------|------------|-------------|-----|-----|-----|
| North Atlanticio.... | 105,058,872 | 28,642,827 | 136,410,045 | 102 | 65 | 116 |
| South Atlantio.... | 17,255,305 | 8,277,080 | 8,075,270 | 50 | 40 | 72 |
| North Central.... | 154,281,382 | 60,993,030 | 63,287,740 | 60 | 66 | 67 |
| South Central.... | 22,708,357 | 15,587,187 | 7,121,170 | 74 | 75 | 73 |
| Western | 88,198,810 | 19,152,205 | 18,980,611 | 158 | 173 | 145 |

TABLE S1.—INTEREST CHARGE FOR 1 YEAR ON THE REAL ESTATE MORTGAGE DEBT IN FORCE JANUARY 1, 1890, AS DETERMINED BY PERSONAL INQUIRY, BY 102 SELECTED COUNTIES.

| STATES AND COUNTIES. | INTEREST CHARGE FOR 1 YEAR. | | | AVERAGE AMOUNT OF INTEREST CHARGE FOR 1 YEAR TO A MORTGAGE. | | | STATES AND COUNTIES. | INTEREST CHARGE FOR 1 YEAR. | | | AVERAGE AMOUNT OF INTEREST CHARGE FOR 1 YEAR TO A MORTGAGE. | | | |
|------------------------|-----------------------------|--------------|-------------|---|-----------|----------|------------------------|-----------------------------|-----------|----------|---|-----------|----------|-------|
| | Total. | On acres. | On lots. | Total. | On acres. | On lots. | | Total. | On acres. | On lots. | Total. | On acres. | On lots. | |
| | \$10,844,236 | \$11,754,789 | \$8,089,447 | \$90 | \$95 | \$85 | Montana: | Custer | \$27,342 | \$0,975 | \$17,367 | \$115 | \$85 | \$144 |
| Alabama: | | | | | | | Lewis and Clarke | 183,400 | 81,740 | 151,060 | 176 | 86 | 105 | |
| Greene | 17,811 | 16,988 | 328 | 94 | 97 | 86 | Brown | 43,470 | 38,556 | 4,014 | 53 | 55 | 42 | |
| Jefferson | 1,002,928 | 601,704 | 401,224 | 343 | 921 | 176 | Gage | 238,532 | 160,138 | 69,309 | 73 | 83 | 56 | |
| Arkansas: | | | | | | | Hayes | 49,550 | 40,206 | 344 | 41 | 41 | 20 | |
| Lee | 36,211 | 33,083 | 3,128 | 76 | 77 | 68 | Kimball | 17,112 | 16,075 | 437 | 47 | 47 | 29 | |
| Pulaski | 198,925 | 53,134 | 145,791 | 111 | 115 | 110 | Thayer | 104,856 | 95,424 | 9,482 | 69 | 75 | 40 | |
| St. Francis | 22,083 | 20,211 | 2,472 | 68 | 72 | 47 | Washington | 92,937 | 82,872 | 10,065 | 81 | 89 | 48 | |
| California: | | | | | | | New Jersey: | Burlington | 499,844 | 281,578 | 218,203 | 85 | 136 | 58 |
| Santa Clara | 706,434 | 490,943 | 209,491 | 204 | 302 | 115 | New York: | Albany | 1,009,062 | 146,005 | 928,807 | 110 | 135 | 107 |
| Sonoma | 450,638 | 305,403 | 85,145 | 218 | 202 | 129 | Allegany | 203,846 | 210,758 | 53,088 | 58 | 66 | 48 | |
| Yolo | 263,527 | 228,810 | 34,717 | 261 | 351 | 97 | Dutchess | 546,632 | 287,129 | 250,503 | 94 | 120 | 75 | |
| Colorado: | | | | | | | Fulton | 199,071 | 70,820 | 128,212 | 50 | 51 | 58 | |
| El Paso | 240,005 | 90,802 | 140,203 | 124 | 107 | 101 | Livingston | 946,745 | 285,110 | 61,028 | 84 | 111 | 89 | |
| Weld | 252,848 | 215,091 | 37,757 | 137 | 148 | 97 | Richmond | 481,470 | 204,678 | 270,892 | 142 | 223 | 112 | |
| Georgia: | | | | | | | North Carolina: | Forsyth | 30,099 | 15,154 | 24,545 | 45 | 34 | 57 |
| Bartow | 16,001 | 14,118 | 1,073 | 40 | 53 | 32 | Hallifax | 45,497 | 80,068 | 5,884 | 54 | 55 | 48 | |
| Houston | 23,460 | 21,040 | 1,820 | 84 | 90 | 47 | North Dakota: | Burleigh | 51,024 | 26,308 | 24,620 | 73 | 55 | 114 |
| Twiggs | 8,204 | 9,166 | 38 | 62 | 63 | 10 | Dickey | 100,111 | 91,246 | 8,865 | 50 | 51 | 46 | |
| Illinois: | | | | | | | Grand Forks | 239,290 | 184,811 | 54,470 | 84 | 76 | 133 | |
| Bureau | 844,957 | 317,211 | 27,746 | 121 | 158 | 83 | Ramsey | 78,447 | 69,581 | 8,806 | 43 | 42 | 04 | |
| Iroquois | 291,810 | 275,410 | 16,304 | 85 | 94 | 32 | Ohio: | Athens | 270,060 | 248,627 | 22,398 | 101 | 275 | 43 |
| Jasper | 37,331 | 38,954 | 9,877 | 81 | 33 | 18 | Madison | 182,115 | 111,458 | 20,057 | 104 | 143 | 42 | |
| Morgan | 101,143 | 138,051 | 52,402 | 98 | 180 | 60 | Montgomery | 647,040 | 170,042 | 407,998 | 73 | 91 | 68 | |
| Indiana: | | | | | | | Union | 87,259 | 74,008 | 13,103 | 55 | 62 | 82 | |
| Crawford | 8,560 | 6,000 | 1,564 | 17 | 16 | 26 | Oregon: | Umatilla | 118,059 | 106,128 | 11,081 | 124 | 127 | 108 |
| Hendricks | 52,476 | 46,785 | 5,001 | 51 | 60 | 23 | Union | 78,024 | 70,823 | 7,701 | 100 | 123 | 55 | |
| Lagrange | 80,605 | 77,390 | 9,200 | 57 | 61 | 35 | Pennsylvania: | Chester | 700,528 | 814,882 | 445,616 | 104 | 110 | 95 |
| Iowa: | | | | | | | Lackawanna | 687,155 | 271,763 | 395,302 | 94 | 115 | 84 | |
| Cass | 187,203 | 100,886 | 26,407 | 75 | 82 | 49 | Lebanon | 231,549 | 93,521 | 138,028 | 66 | 76 | 60 | |
| Crawford | 104,063 | 183,822 | 10,241 | 75 | 79 | 40 | Washington | 800,621 | 124,045 | 181,976 | 71 | 85 | 63 | |
| Delaware | 120,706 | 107,079 | 13,027 | 79 | 80 | 40 | South Carolina: | Anderson | 51,221 | 41,792 | 9,480 | 43 | 43 | 45 |
| Johnson | 130,931 | 113,416 | 17,515 | 70 | 77 | 45 | Calleton | 88,702 | 95,374 | 8,328 | 48 | 49 | 39 | |
| Kansas: | | | | | | | Laurens | 85,538 | 80,502 | 5,081 | 43 | 43 | 42 | |
| Decatur | 102,030 | 91,608 | 10,837 | 45 | 44 | 53 | South Dakota: | Beadle | 117,531 | 85,980 | 31,551 | 55 | 53 | 60 |
| Jefferson | 101,200 | 95,182 | 9,018 | 70 | 75 | 41 | Hughes | 95,473 | 33,958 | 61,515 | 65 | 55 | 72 | |
| Lincoln | 140,071 | 127,444 | 12,027 | 63 | 66 | 42 | Yankton | 98,152 | 60,178 | 31,074 | 73 | 70 | 80 | |
| Lyon | 272,280 | 198,910 | 79,320 | 71 | 83 | 52 | Tennessee: | McNairy | 2,918 | 2,450 | 1,468 | 31 | 30 | 36 |
| Pawnee | 130,580 | 94,251 | 30,320 | 78 | 75 | 69 | Maury | 44,458 | 82,065 | 11,503 | 62 | 76 | 40 | |
| Kentucky: | | | | | | | Texas: | Bell | 123,707 | 105,265 | 18,442 | 108 | 112 | 88 |
| Anderson | 8,490 | 6,777 | 1,713 | 36 | 37 | 80 | Harrison | 22,250 | 13,981 | 8,269 | 60 | 61 | 57 | |
| Clark | 37,041 | 26,117 | 10,924 | 70 | 96 | 51 | Tarrant | 940,296 | 150,586 | 188,710 | 106 | 221 | 170 | |
| Davies | 50,761 | 82,876 | 17,885 | 43 | 42 | 27 | Virginia: | Augusta | 85,040 | 27,887 | 7,203 | 62 | 71 | 40 |
| McCracken | 30,987 | 6,807 | 24,680 | 41 | 25 | 44 | Louisa | 17,415 | 18,517 | 1,898 | 47 | 45 | 65 | |
| Louisiana: | | | | | | | West Virginia: | Kanawha | 84,863 | 54,559 | 30,304 | 76 | 90 | 54 |
| Caddo | 75,831 | 37,580 | 38,251 | 130 | 147 | 117 | Wisconsin: | Brown | 84,507 | 57,835 | 20,072 | 34 | 31 | 44 |
| East Baton Rouge | 28,017 | 16,232 | 11,785 | 83 | 89 | 76 | Douglas | 254,765 | 81,104 | 178,601 | 153 | 274 | 126 | |
| Maine: | | | | | | | St. Croix | 156,886 | 138,146 | 18,740 | 61 | 63 | 49 | |
| York | 127,201 | 42,509 | 84,602 | 40 | 29 | 50 | Waukesha | 209,113 | 161,435 | 47,678 | 71 | 82 | 40 | |
| Maryland: | | | | | | | | | | | | | | |
| Washington | 148,077 | 100,701 | 47,286 | 61 | 81 | 40 | | | | | | | | |
| Massachusetts: | | | | | | | | | | | | | | |
| Franklin | 173,384 | 131,042 | 42,342 | 60 | 50 | 51 | | | | | | | | |
| Hampdon | 1,005,741 | 98,135 | 907,606 | 120 | 62 | 131 | | | | | | | | |
| Michigan: | | | | | | | | | | | | | | |
| Hillsdale | 104,984 | 170,048 | 24,036 | 58 | 64 | 85 | | | | | | | | |
| Ionia | 203,507 | 160,228 | 43,270 | 50 | 68 | 41 | | | | | | | | |
| Marquette | 121,207 | 56,504 | 64,703 | 172 | 398 | 115 | | | | | | | | |
| Sanilac | 154,836 | 146,201 | 8,685 | 35 | 35 | 27 | | | | | | | | |
| Minnesota: | | | | | | | | | | | | | | |
| Clay | 116,754 | 94,395 | 22,850 | 81 | 82 | 78 | | | | | | | | |
| Goodhue | 167,752 | 125,550 | 52,202 | 74 | 79 | 58 | | | | | | | | |
| Polk | 257,010 | 221,408 | 35,542 | 50 | 54 | 81 | | | | | | | | |
| Stearns | 158,085 | 117,748 | 40,037 | 58 | 50 | 63 | | | | | | | | |
| Mississippi: | | | | | | | | | | | | | | |
| Yazoo | 82,279 | 75,506 | 6,718 | 131 | 159 | 44 | | | | | | | | |
| Missouri: | | | | | | | | | | | | | | |
| Adair | 63,111 | 50,736 | 12,875 | 47 | 40 | 42 | | | | | | | | |
| Bollinger | 10,227 | 9,214 | 3,013 | 18 | 18 | 22 | | | | | | | | |
| Cass | 151,209 | 184,200 | 17,009 | 74 | 84 | 38 | | | | | | | | |
| Mercer | 57,902 | 54,976 | 2,926 | 47 | 48 | 20 | | | | | | | | |

THE COST OF BORROWING.

There are costs of borrowing on mortgage security besides the rate of interest and the commission that often goes with it in many parts of the country, and these are the recorder's, the conveyancer's, and the title searcher's fees, and, in case of building and loan associations, a fee of from \$4 to \$8 to the valuation committee. For recording a mortgage the recorders of the various states receive different fees, and these fees are commonly determined by the number of words in the instrument. Speaking for all states and nearly all mortgage contracts, the fee for recording ranges from 50 cents to \$2.50. The conveyancer's fee ordinarily ranges from \$1 to \$5.

The mortgagee generally requires a search of records before he will lend on the security of a mortgage, and this search, as well as the conveyancer's fee, is paid for by the mortgagor; the recorder's fee should be paid by the mortgagee. The fee for a search varies according to the amount of labor required to make it, the number of transfers to be examined, and with local custom. It rarely costs more than \$25 and generally much less than that, sometimes as low as \$1. Perhaps \$5 may be regarded as the average fee for a search of records throughout the country.

CHARACTERISTICS OF THE NUMBERS ON WHICH INTEREST RATES ARE MASSED.

It can hardly have escaped those who have examined the interest tables of this report that the numbers representing rates of interest have certain characteristics; for instance, that rates are massed on whole numbers and on even numbers, and that when they are represented by mixed numbers they generally shun all fractions except one-half.

CUSTOMARY TO CHOOSE WHOLE AND EVEN NUMBERS.—The custom, evidenced by the 9,501,844 real estate mortgages made in the United States during the decade 1880-1889 and bearing rates of interest, has been to contract to pay rates of interest represented by whole numbers instead of by mixed numbers for 98.48 per cent of the entire number of mortgages made; as 7, 8, 9 instead of $7\frac{1}{2}$, $8\frac{1}{2}$, $9\frac{1}{2}$. It was the custom to represent the rate of interest by mixed numbers with one-half for 83.00 per cent of the mortgages having rates represented by mixed numbers; as $7\frac{1}{2}$, $8\frac{1}{2}$, $9\frac{1}{2}$, instead of $7\frac{1}{3}$, $8\frac{1}{3}$, $9\frac{1}{3}$. As between even and odd numbers it was the custom to employ even numbers to represent the rate of interest in the case of 81.46 per cent of the entire number of mortgages bearing rates represented by whole numbers; as 12, 10, 8, and 6 per cent rather than 13, 11, 9, and 7 per cent.

In connection with this matter it will be noticed, upon turning to the abstract of usury laws contained in this report, that on January 1, 1890, all of the usury laws in the Union fixed the maximum rate of interest at an even number, except the national currency act, a corporation law for Massachusetts, and the Pennsylvania law for agents.

The figures for the geographical divisions show slight differences among them in regard to the use of whole numbers. Mixed numbers with one-half are most commonly used in the Western division and least commonly used in the South Atlantic division, while even numbers are the more commonly used in the South Central and South Atlantic divisions and less commonly used in the North Central and Western divisions. Table 77 contains the foregoing percentages and also corresponding percentages for all states and territories.

NUMBERS TOUCHED BY A FALLING RATE.—Bearing in mind that the rate of interest on mortgages is a falling rate, it becomes desirable to know in connection with this subject to what numbers the rates are most likely to fall successively. When the prevailing rate is 8 per cent, will the next rate to which the 8 per cent rate falls be 7 or 6 per cent? This question can be answered only by an inference drawn from Table 109. The answer can only be determined by the rates on which mortgages are massed, and these rates, in 1880, were represented by the following numbers: 1, 3, 4, 5, 6, 8, 10, 12, 18, 24, 36, 60, 120. In 1889 the rates on which mortgages are massed were represented by these numbers: 1, 3, 4, 4.5, 5, 6, 8, 10, 12, 15, 18, 24, 36, 60.

In deciding what the rates are on which mortgages are massed, the plan is to take the rate having the largest number of mortgages below the principal rate, the rate having the largest number next below that one, and so on down to the lowest rate of interest, and then to pursue the reverse of the plan in regard to rates greater than the principal rate. In 1880, for instance, the number of mortgages made in the United States and bearing interest at 6 per cent (the principal rate) was 252,430; the number at 7 per cent was 61,909; at 7.5 per cent, 718, and at 8 per cent, 152,629. The inference is that when the rate of interest drops below 8 per cent it will more likely fall to 6 per cent than to 7 per cent, that is, it will fall to a rate of interest having the largest class of mortgages below. If this inference is not correct then the rate of interest, when it falls below 8 per cent, is just as likely to be 7.5 per cent as it is 6 per cent.

As far as the inference in regard to the most probable succeeding rates of interest, when the rate is falling, may be accepted as sound, Table 109 shows the course of declining rates of interest on mortgages for all states and territories as well as for the United States. For rates of 12 per cent and above, it is generally the custom to reckon by the month, and hence the mortgages mass themselves on rates represented by multiples of 12. In falling below 12 per cent the rate of interest shuns the odd numbers, 11 per cent, 9 per cent, and, in a less degree, 7 per cent, until when 5 per cent is reached it is rarely shunned. When mortgage debt is bearing a high rate of interest as

much attention is not paid to mixed rates as when the debt bears low rates of interest, and odd numbers are less avoided among the lower rates.

NUMBERS ON WHICH RATES ARE MASSED.—A table has been prepared (Table 83), in accordance with the plan above applied to the United States, for all states and territories to show the rates of interest on which mortgages were massed during the 10 years 1880–1889. The principal rate in each state and territory is indicated by the figure 1, and the other rates progressively and retrogressively on which mortgages are massed, above and below the principal rate, are indicated by × in each case. In 18 states and territories 6 per cent is the principal rate; in 2 states (Michigan and Wisconsin), 7 per cent; in 9 states, 8 per cent; in 13 states, 10 per cent; in 5 states and territories (Idaho, Montana, New Mexico, Utah, and Wyoming), 12 per cent; and in 1 territory (Arizona), 24 per cent.

The variations in the rates of interest throughout the United States call for more explanation, especially of a theoretical sort, than should enter this report. It may be said, however, that the several hundred special agents who obtained the information in regard to rates of interest for the Census Office wrote numerous letters in regard to their inquiries in the various counties, and as a general conclusion from these letters it may be said that risk and custom were found to be largely the determining factors in making the rate. The usury laws were reported as having little effect upon rates, but rather as being the result of custom which had already established the principal rate of interest.

TABLE 82.—PERCENTAGE OF NUMBER OF MORTGAGES MADE, 1880 TO 1889, BEARING RATES OF INTEREST REPRESENTED BY NUMBERS OF SPECIFIED CHARACTERISTICS, BY STATES AND TERRITORIES.

[The percentage for whole numbers is computed upon the total number of mortgages bearing rates of interest. The percentage for mixed numbers with the fraction one-half is computed upon the total number of mortgages bearing rates of interest represented by mixed numbers. The percentage for even numbers is computed upon the total number of mortgages represented by whole numbers. Mortgages bearing no rate of interest are omitted from the computation.]

| STATES AND TERRITORIES. | PERCENTAGE OF MORTGAGES BEARING INTEREST AT RATES REPRESENTED BY— | | | STATES AND TERRITORIES. | PERCENTAGE OF MORTGAGES BEARING INTEREST AT RATES REPRESENTED BY— | | |
|---------------------------|---|------------------------------|---------------|---|---|------------------------------|---------------|
| | Whole numbers. | Mixed numbers with one-half. | Even numbers. | | Whole numbers. | Mixed numbers with one-half. | Even numbers. |
| The United States..... | 98.48 | 83.00 | 81.46 | New Hampshire..... | 99.03 | 100.00 | 99.22 |
| Alabama..... | 95.18 | 70.80 | 95.06 | New Jersey..... | 99.36 | 95.84 | 85.86 |
| Arizona..... | 98.09 | 100.00 | 94.13 | New Mexico..... | 99.21 | 94.00 | 95.70 |
| Arkansas..... | 99.20 | 84.01 | 98.12 | New York..... | 98.56 | 94.88 | 81.87 |
| California..... | 98.18 | 89.14 | 99.67 | North Carolina..... | 99.97 | 92.86 | 90.05 |
| Colorado..... | 99.31 | 82.91 | 84.97 | North Dakota..... | 99.70 | 95.81 | 80.02 |
| Connecticut..... | 99.07 | 99.24 | 88.58 | Ohio..... | 96.55 | 89.23 | 84.93 |
| Delaware..... | 99.03 | 94.08 | 99.50 | Oregon..... | 99.74 | 26.00 | 92.29 |
| District of Columbia..... | 98.76 | 23.78 | 89.03 | Pennsylvania..... | 97.96 | 94.86 | 90.90 |
| Florida..... | 98.17 | 97.46 | 89.40 | Rhode Island..... | 96.94 | 77.90 | 75.61 |
| Georgia..... | 99.52 | 99.37 | 83.81 | South Carolina..... | 99.94 | 100.00 | 53.40 |
| Idaho..... | 98.87 | 64.20 | 86.27 | South Dakota..... | 99.49 | 83.43 | 93.01 |
| Illinois..... | 98.81 | 60.02 | 72.31 | Tennessee..... | 99.89 | 87.50 | 99.92 |
| Indiana..... | 98.04 | 96.47 | 88.57 | Texas..... | 99.94 | 94.92 | 95.43 |
| Iowa..... | 99.16 | 78.82 | 82.89 | Utah..... | 99.90 | 66.07 | 80.55 |
| Kansas..... | 99.20 | 97.78 | 71.41 | Vermont..... | 99.92 | 100.00 | 99.71 |
| Kentucky..... | 99.69 | 83.78 | 97.61 | Virginia..... | 99.94 | 100.00 | 99.88 |
| Louisiana..... | 99.49 | 100.00 | 96.73 | Washington..... | 99.08 | 94.73 | 72.48 |
| Maine..... | 98.45 | 79.91 | 89.78 | West Virginia..... | 99.76 | 17.57 | 99.28 |
| Maryland..... | 99.05 | 95.97 | 97.05 | Wisconsin..... | 99.01 | 90.66 | 55.07 |
| Massachusetts..... | 91.65 | 80.12 | 78.02 | Wyoming..... | 90.90 | 100.00 | 90.68 |
| Michigan..... | 99.28 | 96.23 | 50.03 | RECAPITULATION BY GEOGRAPHICAL DIVISIONS. | | | |
| Minnesota..... | 99.27 | 97.47 | 75.80 | North Atlantic..... | 97.72 | 77.01 | 80.10 |
| Mississippi..... | 95.69 | 99.70 | 97.56 | South Atlantic..... | 99.60 | 75.06 | 88.96 |
| Missouri..... | 99.21 | 87.86 | 89.45 | North Central..... | 98.71 | 86.68 | 70.07 |
| Montana..... | 99.86 | 100.00 | 97.27 | South Central..... | 98.76 | 86.62 | 96.03 |
| Nebraska..... | 97.71 | 86.24 | 77.57 | Western..... | 98.00 | 88.20 | 77.26 |
| Nevada..... | 99.80 | 100.00 | 85.90 | | | | |

TABLE 83.—RATES OF INTEREST ON WHICH THE REAL ESTATE MORTGAGES MADE, 1880 TO 1889, ARE MASSED, BY STATES AND TERRITORIES.

[The principal rate is indicated by the figure 1.]